

The iMoney 14th Anniversary Campaign

Terms and Conditions

Intelligent Money SDN BHD (Company No. 1005180-T) shall be referred to as “iMoney” or “the Company”.

The iMoney 14th Anniversary Campaign shall hereinafter be referred to as the “Campaign”.

The Campaign is organised by iMoney and is subject to these Terms and Conditions (“T&Cs”). By participating in the Campaign, each participant is deemed to have read, understood, and agreed to be bound by these T&Cs in their entirety.

Summary Campaign

iMoney is celebrating 14 years by giving every eligible Malaysian a free credit health check. When you complete the pre-screening, you get two rewards from one action:

- ① An **Instant Spin** to win a guaranteed cash credit reward of RM3, RM30, RM100 or RM300.
- ② One entry into the **RM40,000 Grand Prize Draw** on 30 August 2026 (Merdeka Eve).

To qualify, you must be a Malaysian citizen aged 21–50, residing in Malaysia, earning at least RM3,000 gross per month, and willing to upload supporting documents (eg: IC and payslip (or salary-credit bank statement) for this credit health check. Full details below.

1. CAMPAIGN PERIOD

- 1.1.** The Campaign shall run from 00:00:00 Malaysian time (UTC+8) on 12 May 2026 to 23:59:59 Malaysian time (UTC+8) on 10 August 2026 (both dates inclusive), being a period of thirteen (13) weeks, hereinafter referred to as the “Campaign Period”.
- 1.2.** The period from 12 August 2026 to 29 August 2026 shall be the “Verification Window”, during which iMoney verifies all eligible Pre-Screening submissions received within the Campaign Period.

- 1.3.** The Grand Prize Draw shall be conducted on 30 August 2026 (Merdeka Eve), hereinafter referred to as the “Grand Prize Draw Date”.
- 1.4.** No Pre-Screening submission shall be accepted before the start of the Campaign Period or after 23:59:59 Malaysian time (UTC+8) on 10 August 2026.
- 1.5.** The full Campaign timeline is summarised in the table below for ease of reference. In the event of any inconsistency between the table and any other clause of these T&Cs, the relevant prose clause shall prevail.

Phase	Dates <i>(Malaysian time, UTC+8)</i>	Duration	What happens
Campaign Period	12 May 2026 to 10 August 2026	13 weeks	Pre-Screening submissions accepted; Spin awarded via email; Grand Prize entries accumulated
Submission cut-off	10 Aug 2026, 23:59PM	-	No new Pre-Screening submissions accepted after this moment
Verification Window	12 August 2026 to 29 August 2026	18 days	iMoney verifies all submissions
Grand Prize Draw	30 August 2026 (Merdeka Eve)	Single day	Automated randomiser draws 16 winners (<i>1 Grand Prize, 5 First Prize, 10 Second Prize</i>)
Winner notification	Within 7 working days from 30 August 2026	Up to 7 days	Notification Email sent; 48-hour Response Window back to email or WhatsApp for each Shortlisted Recipient begins
Prize payment	60 to 90 working days from confirmed acceptance	Up to 90 days	Cash credited via Setel App.
Public winner announcement	Within 16 weeks from 30 Aug 2026	Up to 16 weeks	Winner names (partially obscured NRIC) published on iMoney.my and official social media

2. CAMPAIGN ELIGIBILITY

- 2.1.** The Campaign is open to citizens of Malaysia who hold a valid Malaysian National Registration Identification Card (NRIC) and possess a valid residential address in Malaysia.
- 2.2.** Participation is limited to individuals aged twenty-one (21) to fifty (50) years old (both inclusive) as at the date of submission, calculated from the date of birth as stated on the NRIC.
- 2.3.** Participation is limited to individuals who are employed (salary earner) or Government servants with documented income, earning a minimum gross income of RM3,000 per month.
- 2.4.** The following individuals shall NOT be eligible to participate in the Campaign:
 - 2.4.1.** Permanent and contractual employees of iMoney, FINTOS VENTURE GROUP SDN BHD, and any of their related corporations as defined under Section 7 of the Companies Act 2016;
 - 2.4.2.** Directors, advertising agencies, suppliers, vendors, and consultants directly involved in the planning or execution of this Campaign;
 - 2.4.3.** Individuals who are currently bankrupt or who are subject to any active major default flag in the Central Credit Reference Information System (CCRIS) operated by Bank Negara Malaysia.
- 2.5.** To qualify for participation in the Campaign, the participant must successfully complete a free credit health check (“Pre-Screening”) during the Campaign Period with the required supporting documents (collectively referred to as the “Required Documents”) to iMoney. The Required Documents include:
 - 2.5.1.** A clear and legible copy of the participant's MyKad (front and back);
 - 2.5.2.** Three (3) months of payslip OR a bank statement evidencing salary credit, dated within the three (3) months preceding submission.

- 2.6. iMoney reserves the right, but is not obliged, to grant one (1) extension of the Submission Window of up to twenty-four (24) additional hours where the participant has commenced submission in good faith but has been unable to complete it due to technical or document-readiness reasons.
- 2.7. Each individual NRIC may complete the Pre-Screening once (1) only during the Campaign Period. Any duplicate submission using the same NRIC shall result in the forfeiture of the Instant Spin reward and the Grand Prize Draw entry associated with the duplicate submission, without compensation.
- 2.8. A participant who successfully completes the Pre-Screening, submits the Required Documents within the Submission Window, and is verified by iMoney as meeting all eligibility criteria, shall be referred to as an “Eligible Participant”, and his/her submission shall be referred to as a “Qualifying Submission”.
- 2.9. Eligibility for both the Instant Spin reward and the Grand Prize Draw entry is based solely on a successful Qualifying Submission. The Pre-Screening is an informational service only and does NOT constitute a credit application, credit approval, or any form of financial advice.

3. CAMPAIGN MECHANISM

- 3.1. The Campaign comprises two (2) reward streams, both accessible to an Eligible Participant upon successful qualification under Clause 2:
 - (a) **Instant Spin** - a guaranteed Cash Credit reward (via Setel App) of RM3, RM30, RM100, or RM300, awarded after verification upon a Qualifying Submission (refer to Clause 3.3); AND
 - (b) **Grand Prize Draw** - one (1) entry into the end-of-Campaign draw with a total prize pool of RM40,000, drawn on the Grand Prize Draw Date (refer to Clause 3.4).
- 3.1.1. Upon being classified as an Eligible Participant under Clause 2.8, the participant shall receive: (a) one (1) Instant Spin; AND (b) one (1) entry into the Grand Prize Draw.

3.2. How the Two Rewards Work Together

IMPORTANT: Two Rewards from One Pre-Screening

One Pre-Screening earns you BOTH the Instant Spin AND one Grand Prize Draw entry. These two rewards are separate and additive, winning the Instant Spin does not affect your eligibility for the Grand Prize Draw, and vice versa. However, each NRIC is limited to one (1) Pre-Screening during the Campaign Period.

3.3. Instant Spin (*Guaranteed Cash Credit Reward: RM3 or RM30 or RM100 or RM300*)

- 3.3.1.** Upon a Qualifying Submission, the Eligible Participant shall be presented with one (1) Instant Spin via the iMoney email notification. The Instant Spin is automatic and cannot be deferred, transferred, or exchanged. Limited to 10,000 Qualifying Submission users.
- 3.3.2.** The outcome of each Instant Spin is determined by iMoney's automated randomiser system. Every Instant Spin guarantees a cash credit reward of RM3 or RM30 or RM100 or RM300.
- 3.3.3.** The Instant Spin reward shall be credited to the Eligible Participant via Setel App within fourteen (14) business days from the date the Qualifying Submission is verified, subject to successful submission of the participant's payment details.
- 3.3.4.** If iMoney is unable to make payment due to incomplete, incorrect, or unclaimed payment details after two (2) reasonable attempts to contact the participant, the Instant Spin reward shall be deemed forfeited.
- 3.3.5.** The Instant Spin reward is not exchangeable for any other product, service, or alternative reward in cash or in kind.

Example 1 - Aiman completes the Pre-Screening

Aiman, a 32-year-old salaried Malaysian, completes filling up information and uploads his MyKad and latest payslip within the campaign period. iMoney verifies his submission and classifies him as an Eligible Participant. He is automatically presented with one (1) Instant Spin.

The randomiser awards Aiman an RM30. The RM30 will be credited to Aiman via Setel App within 14 business days.

- Aiman's Instant Spin: **RM30 (guaranteed)**
- Aiman's Grand Prize Draw entries: **1 entry (carried automatically into the 30 Aug 2026 draw)**

3.4. Grand Prize Draw (RM40,000)

3.4.1. Each Qualifying Submission earns the Eligible Participant exactly one (1) entry into the Grand Prize Draw. As each NRIC may submit only once per Clause 2.7, each Eligible Participant shall hold exactly one (1) Grand Prize Draw entry.

3.4.2. The Grand Prize Draw shall be conducted on 30 August 2026 at or about 00:00 Malaysian time (UTC+8) using iMoney's automated randomiser system. The total Grand Prize of RM40,000 shall be distributed as follows:

Tier	Credit Value	Total Number of Winners
Grand Prize	RM15,000	1
First Prize	RM3,000	5
Second Prize	RM1,000	10

3.4.3. The Grand Prize Draw shall be witnessed by one (1) independent observer and not less than two (2) representatives of iMoney's management. The proceedings shall be recorded for audit purposes and retained for not less than one (1) year.

- 3.4.4.** For the avoidance of doubt, the Campaign does not constitute a lottery, gaming, or gambling activity under any applicable Malaysian law. Participation is free, requires no consideration beyond the bona fide submission of a Pre-Screening, and reward allocation is effected by iMoney's automated randomiser system.

Example 2 - Siti is drawn as a Grand Prize Winner

Siti completed her Pre-Screening on 18 May 2026 and is classified as an Eligible Participant. She wins RM3 on her Instant Spin. On 30 August 2026, the automated randomiser draws her NRIC for the First Prize tier of the Grand Prize Draw.

Siti's total rewards from one Pre-Screening: RM3 (Instant Spin) + RM3,000 (Grand Prize First Prize) = RM3,003.

Both rewards are payable. Winning the Instant Spin does not disqualify Siti from the Grand Prize Draw, the two reward streams are independent.

4. SELECTION PROCESS AND VERIFICATION

- 4.1.** All selections under this Campaign (the Instant Spin and the Grand Prize Draw) shall be administered by iMoney's automated randomiser system. The decisions of the automated randomiser system shall be final and conclusive.
- 4.2.** Each Grand Prize Draw winner (each a "Shortlisted Recipient") shall be contacted via email (the "Notification Email") at the email address provided during the Pre-Screening, informing them of the selection. A supplementary WhatsApp notification may also be sent at iMoney's discretion.
- 4.3.** 48-Hour Response Window. Each Shortlisted Recipient must respond to the Notification Email, confirming acceptance of the Prize and providing any requested verification details, within forty-eight (48) hours from the timestamp of the Notification Email (the "Response Window"). The Response Window is measured in calendar hours, not business hours.
- 4.4.** As part of the response under Clause 4.3, the Shortlisted Recipient shall be required to correctly answer one (1) verification question relating to the Campaign or the

participant's submission, for identity verification and eligibility confirmation purposes.

- 4.5.** Failure to Respond or Verify. If the Shortlisted Recipient fails to respond to the Notification Email within the Response Window, fails to answer the verification question correctly, or declines to proceed, the Shortlisted Recipient shall be immediately disqualified. iMoney shall thereafter select another Shortlisted Recipient via the automated randomiser system from the remaining pool, with the redraw to occur within fourteen (14) business days.
- 4.6.** It is the sole responsibility of each Eligible Participant to ensure that the contact details provided during the Pre-Screening are accurate, active, and regularly monitored throughout the Campaign Period and for sixty (60) days thereafter. iMoney shall not be responsible for missed notifications due to incorrect contact details, inactive mailboxes, spam filtering, or any other delivery failure outside iMoney's reasonable control.
- 4.7.** Upon successful response and verification within the Response Window, the Shortlisted Recipient shall be confirmed as the Grand Prize Draw winner of the relevant tier, subject always to full compliance with these T&Cs.
- 4.8.** Instant Spin rewards do not require a separate Response Window or verification question under this Clause 4 and shall be credited automatically in accordance with Clause 3.3.3.

5. REWARD FULFILMENT AND PERSONAL DATA

By participating in this Campaign, the participant expressly consents to and agrees to the following:

- 5.1.** iMoney is entitled to collect, process, store, and use the personal data submitted for purposes relating to this Campaign, including disclosing such data (in whole or in part) to its service or fulfilment providers strictly for the purpose of Campaign reward fulfilment, in accordance with the Personal Data Protection Act 2010 ("PDPA") and iMoney's Privacy Notice (accessible at <https://www.imoney.my/privacy-policy>).
- 5.2.** The personal data collected for the purposes of this Campaign includes (without limitation): full name, NRIC number, date of birth, gender, nationality, residential

address, mobile number, email address, employment status, employer name, monthly gross income, salary information evidenced by payslip or bank statement.

- 5.3.** The purposes for which the personal data shall be processed are:
 - 5.3.1.** verifying eligibility and administering the Campaign, including the Instant Spin and the Grand Prize Draw;
 - 5.3.2.** delivering Prizes, including the processing of payment via Setel App;
 - 5.3.3.** complying with applicable laws, regulations, and lawful requests by competent authorities, including but not limited to Bank Negara Malaysia, the Personal Data Protection Department, and the Inland Revenue Board of Malaysia;
 - 5.3.4.** fraud prevention, audit, and dispute resolution;
 - 5.3.5.** where the participant has separately given consent under Clause 5.4, providing the participant with information about iMoney products, partner-bank financial products (including credit cards, personal financing, and insurance), and other promotional communications; and
 - 5.3.6.** the development and improvement of iMoney's products and services in aggregated and/or anonymised form.
- 5.4.** Marketing Consent (*Optional*). iMoney will only contact the participant for marketing purposes, and will only share personal data with partner banks for cross-selling purposes, where the participant has expressly opted in by ticking the relevant marketing consent box during the Pre-Screening. This consent is separate from, and is NOT a precondition to, participation in the Campaign. The participant may withdraw marketing consent at any time, free of charge, by emailing iMoney or by following the unsubscribe instructions in any marketing communication received.
- 5.5.** Rights of the Participant under the PDPA. The participant has the right to:
 - 5.5.1.** request access to his/her personal data;
 - 5.5.2.** request correction of inaccurate, incomplete, misleading, or out-of-date personal data;
 - 5.5.3.** limit the processing of his/her personal data;

otherwise in these T&Cs. Any tax liability arising from the receipt of a Prize shall be the sole responsibility of the participant.

- 5.11.** iMoney reserves the right to disqualify any participant who fails to comply with these T&Cs, or who submits incomplete, inaccurate, misleading, falsified, or fraudulent information or documents. Where a disqualification occurs after a Prize has been paid, iMoney reserves the right to recover the Prize amount as a debt due and owing from the disqualified party.

6. GENERAL TERMS AND CONDITIONS

- 6.1.** Right to Amend, Suspend, or Terminate. iMoney reserves the right to amend, modify, suspend, or terminate any aspect of this Campaign and these T&Cs at any time, including but not limited to the Campaign Period, eligibility criteria, reward mechanics, reward values, selection methodology, fulfilment timelines, and any other operational parameters, subject to the following safeguards:
- (a) **Prior Notice.** Any material amendment shall be communicated to participating individuals via email and/or via the iMoney.my website, with reasonable prior notice (and in any event not less than twenty-one (21) calendar days where reasonably practicable) before the amendment takes effect. Minor clarifications, typographical corrections, or amendments required by operation of law may take effect immediately upon posting on the iMoney.my website;
 - (b) **No Adverse Impact on Accrued Rewards.** No amendment shall retrospectively reduce, revoke, or adversely affect any reward already won, confirmed, or credited to an Eligible Participant prior to the effective date of the amendment, save where the amendment is made to address fraud, misconduct, or breach of these T&Cs;
 - (c) **Compliance with Law.** Any amendment shall comply with all applicable Malaysian laws, regulations, and guidelines, including (without limitation) the Personal Data Protection Act 2010, the Financial Services Act 2013, the Bank Negara Malaysia Policy Document on Fair Treatment of Financial Consumers (and any superseding instrument), the Consumer Protection Act 1999, and the Malaysian Code of Advertising Practice; AND

(d) **Good Faith.** iMoney shall exercise this right in good faith and not in a manner that is manifestly unreasonable or prejudicial to the legitimate interests of participating individuals.

- 6.1.1.** In the event of early termination of the Campaign, iMoney shall conduct any outstanding Grand Prize Draw based on the entries accrued up to the effective date of termination, unless prevented from doing so by force majeure, regulatory directive, or court order.
- 6.2.** **Limitation of Liability.** To the fullest extent permitted by law, iMoney, its related corporations, and its officers, employees, agents, and service providers shall not be liable for any direct, indirect, consequential, special, or punitive loss or damage (including but not limited to loss of profit, loss of opportunity, loss of data, or loss of goodwill) arising out of or in connection with the Campaign or any Prize, save where such loss is caused by the gross negligence or wilful misconduct of iMoney.
- 6.3.** **Force Majeure.** iMoney shall not be liable for any failure or delay in performing its obligations under the Campaign where such failure or delay is caused by any event beyond its reasonable control, including but not limited to acts of God, war, riot, civil unrest, fire, flood, pandemic, public health emergency, government action, regulatory direction, or any failure of public infrastructure.
- 6.4.** **Not a Lottery.** Nothing in these T&Cs is intended to, or shall be deemed to, constitute a lottery, gaming, or gambling activity under any applicable Malaysian law, including (without limitation) the Lotteries Act 1952, the Common Gaming Houses Act 1953, or the Betting Act 1953. Participation in the Campaign is free, requires no consideration beyond the bona fide completion of the Pre-Screening, and reward allocation is effected by iMoney's automated randomiser system.
- 6.5.** **Governing Law and Jurisdiction.** The Campaign and these T&Cs are governed by, and shall be construed in accordance with, the laws of Malaysia. Any dispute arising out of or in connection with the Campaign shall be subject to the exclusive jurisdiction of the courts of Malaysia. These T&Cs are produced in English; in the event of any discrepancy between the English version and any translated version, the English version shall prevail.

- 6.6.** Severability. If any provision of these T&Cs is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such provision shall be severed and the remaining provisions shall continue in full force and effect.
- 6.7.** Contact. Participating individuals may contact iMoney for any feedback, complaint, or personal data request in relation to this Campaign via the following channel:
 - 6.7.1.** Email: campaign@imoney.my

— End of Terms and Conditions —