

TERMS AND CONDITIONS
iMoney x Setel Exclusive Credit Card Campaign (23rd June 2023 – 30th September 2023)

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

Setel Ventures Sdn Bhd (Company No. 1310317-A) shall be referred to as “Setel” or “Setel mobile application”.

The iMoney x Setel Exclusive Credit Card Campaign (23rd June 2023 – 30th September 2023) will be referred to as “the Campaign” or “Campaign”.

CAMPAIGN PERIOD

The Campaign shall run from 09:30:00 Malaysian time (UTC+8) on **23rd June 2023** to 23:59:00 Malaysian time (UTC+8) on **30th September 2023** (both dates inclusive).

CAMPAIGN ELIGIBILITY

- 1) The Campaign is open to citizens with a residential address in Malaysia.
- 2) The Campaign is open to salaried Customers between the age of 21 years old and above.
- 3) The Campaign which is supported by iMoney is only for applications made by Customers who apply for the following product via the Setel: Fuel, Park, EV, eWallet application, herein referred to as “Setel mobile application”.
- 4) The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Product offer by the respective Bank on Setel mobile application or the following products offers by iMoney:
 - Alliance Bank
 - Alliance Bank Visa Signature Credit Card
 - Alliance Bank Visa Platinum Credit Card
 - Alliance Bank Visa Infinite Credit Card
 - HSBC
 - HSBC Amanah MPower Platinum Card-i
 - HSBC Platinum Credit Card
 - HSBC Visa Signature
 - HSBC TravelOne Credit Card
 - RHB Bank
 - RHB World MasterCard Credit Card/-i
 - RHB Rewards Credit Card/-i
 - RHB Cash Back Credit Card/-i
- 5) Customers who have successfully applied for the Product must also submit all required information for processing of the Credit Card Application, herein referred to as “Customer Details”, latest by **23:59:59 Malaysian time on 30th September 2023**.

The required Customer Details are as follows.

- Customer Name
- Customer IC
- Customer Phone Number
- Customer Email Address
- Employment Type

- Latest 3-month Salary Slip
- Latest 6-month Bank Statement
- Summary of EPF Statement

CAMPAIGN MECHANICS

- 1) The Campaign is only for applications for the Product via the Setel mobile application.
- 2) After applying for the Product, iMoney may contact the Customer via phone call to further conduct screening for the Product – this is not to be confused with Campaign eligibility.
- 3) The timestamp of Customers' applications shall be based on iMoney's server system time.
- 4) The Customer is able to apply for multiple credit cards during the campaign.
- 5) The quantity of prize(s) available for this Campaign is limited to a total of one (1) unit for each bank with an approved application and fulfills the spend criteria for each user.
- 6) Every eligible Customer will receive either an SMS, Email, or Business WhatsApp Message to complete the fulfillment of the prize.
- 7) iMoney is the final authority in determining the interpretation of these terms and conditions, and any other matters relating to this Campaign.
- 8) iMoney and Setel reserves the right to replace the prize(s) with another of equal value at its absolute discretion.
- 9) Any matters relating to the application shall be dealt directly by the Customer with iMoney. Setel shall not be held responsible for any complaints or issues pertaining to the application submitted by the Customer for the Product.

Alliance Bank Credit Card Campaign:

- a. The applicable product, herein referred to as "Product" in singular form, for this Campaign includes the following Product available on Setel mobile application or the following products offers by iMoney:
 - Alliance Bank Visa Signature Credit Card
 - Alliance Bank Visa Platinum Credit Card
 - Alliance Bank Visa Infinite Credit Card
- b. The Campaign is open to Customers who are above the age of 21 years old with a minimum monthly gross income of RM4,000 or RM48,000 per annum.
- c. The following Customers shall not be eligible for this Campaign:
 - Customers who make an application for an Alliance Bank Credit Card outside of the Setel mobile application.
 - Customers who are an existing primary cardholder of one or more Alliance Bank Credit Cards.
 - Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with Alliance Bank.
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all Alliance Bank relevant products, facilities, and services.

- d. To be qualified for the Campaign Prize, Customers must:
- Apply and get approved for the Product within thirty (30) days from the date of application.
 - Perform one (1) retail spend with the new credit card within the Campaign Spend Period defined in Table 1 to be qualified for the Campaign.

Table 1:

No.	Card Date	Application	Card Date	Approval	Campaign Period	Spend	Campaign Prize
1	23 rd June 2023 to 31 st July 2023			Credit card to be approved by 31 st August 2023	Perform one (1) retail spend by 30 th September 2023		Guaranteed Prize: RM190 of Setel Vouchers
2	1 st August 2023 to 31 st August 2023			Credit card to be approved by 30 th September 2023	Perform one (1) retail spend by 31 st October 2023		
3	1 st September 2023 to 30 th September 2023			Credit card to be approved by 31 st October 2023	Perform one (1) retail spend by 30 th November 2023		

- e. iMoney, in collaboration with Alliance Bank Malaysia, will be tracking the date of submission of the required documents by each Customer in ensuring that Campaign Eligibility is fulfilled. Furthermore, all required documents, and any additional documents that may be requested as needed to fulfill the Product application at the discretion of Alliance Bank, must also be submitted within the Campaign Period of thirty (30) days.
- f. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of this terms and conditions shall be entitled to receive a RM190 Setel Voucher.
- g. The Customer must perform one (1) retail spend with the new approved credit card within the Campaign Spend Period as defined in Table 1.
- Includes local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing.
 - Excludes Fees and charges per Alliance Bank's Tariff and Charges, Cash Advance, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP), Quasi Cash, and/or transactions that enable cash-out or transfers to the bank account.
 - Excludes the following retail transactions:

Transactions / Fees and Charges	Alliance Bank MCC Code
Insurance Payment	5960-Direct Marketing Insurance Services 6300-Insurance Underwriting, Premiums

E-wallet top up	6540-Non-Financial Institutions – Stored Value Card Purchase/Load
Retail transactions in relation to the payment of services related to government	921-Court Costs, Including Alimony and Child Support - Courts of Law 9222-Fines -Government Administrative Entities, 9223-Bail, Bond Payments, 9311-Tax Payments - Government Agencies, 9399-Government Services (Not Elsewhere Classified) 9402- Postal Services -Government Only and 9405-U.S. Federal Government Agencies or Departments)

HSBC Credit Card Campaign:

- a. The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Product available on Setel mobile application or the following products offers by iMoney:
 - HSBC Amanah MPower Platinum Card-i
 - HSBC Platinum Credit Card
 - HSBC Visa Signature
 - HSBC TravelOne Credit Card
- b. The Campaign is open to Customers who are above the age of 21 years old with a minimum monthly gross income of RM3,000 or RM36,000 per annum.
- c. The following Customers shall not be eligible for this Campaign:
 - Customers who make an application for an HSBC Credit Card outside of the Setel mobile application.
 - Customers who are an existing primary cardholder of one or more HSBC Credit Cards.
 - Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with HSBC.
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all HSBC relevant Products, facilities, and services.
- d. To be qualified for the Campaign, Customers must:
 - Apply and get approved for the Product within sixty (60) days from the date of application.
 - Spend a minimum of RM1,000 with the new credit card within sixty (60) days of the Card’s Approval Date defined in Table 2 to be qualified for the campaign.

Table 2

No.	Card Application Date	Card Approval Date	Campaign Period	Spend	Campaign Prize
1	23 rd June 2023 to 31 st July 2023	Credit card to be approved by 30 th September 2023	Spend a minimum RM1,000 by 30 th November 2023		Guaranteed Prize: RM390 of Setel Vouchers.

2	1 st August 2023 to 31 st August 2023	Credit card to be approved by 31 st October 2023	Spend a minimum RM1,000 by 31 st December 2023	
3	1 st September 2023 to 30 th September 2023	Credit card to be approved by 30 th November 2023	Spend a minimum RM1,000 by 31 st January 2023	

- e. iMoney, in collaboration with HSBC Malaysia, will be tracking the date of submission of the required documents by each Customer in ensuring that Campaign Eligibility is fulfilled. Furthermore, all required documents, and any additional documents that may be requested as needed to fulfil the Product application at the discretion of HSBC, must also be submitted within the Campaign Period of sixty (60) days.
- f. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be entitled to receive a RM390 Setel Voucher.
- g. The quantity of Prize(s) available for this Campaign is limited to a total of one (1) unit for each Customer with an approved application and fulfills the spend criteria.
- h. The Customer must spend a minimum of RM1,000 with the new credit card within sixty (60) days of the Card's Approval Date to qualify for the Campaign.
 - o Includes local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing, e-Wallet(s) top up and insurance/takaful payment. Examples of such e-Wallets are GrabPay, Touch and Go, BigPay and Boost App. This list of e-Wallets is not exhaustive and may be subject to change from time to time.
 - o Excludes Fees and charges per HSBC's Tariff and Charges, Cash Advance, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP), Quasi Cash and/ or transactions that enable cash-out or transfers to bank account.

RHB Credit Card Campaign:

- a. The applicable product, herein referred to as "Product" in singular form, for this Campaign includes the following Product available on Setel mobile application or the following products offers by iMoney:
 - o RHB World MasterCard Credit Card/-i
 - o RHB Rewards Credit Card/-i
 - o RHB Cash Back Credit Card/-i
- b. The Campaign is open to Customers who are above the age of 21 years old with a minimum monthly gross income of RM2,000 or RM24,000 per annum.
- c. The following Customers shall not be eligible for this Campaign:
 - o Customers who make an application for a RHB Credit Card outside of the Setel mobile application.
 - o Customers who are an existing primary cardholder of one or more RHB Credit Cards.
 - o Customers who have an application approved or denied or cancelled within twelve (12) months from the date of their application with RHB.
 - o Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all RHB relevant Products, facilities, and services.

- d. The Customer is able to apply for multiple credit cards during the Customer's application process.
- e. The Customer is able to choose the following type of credit card during the Customer application process:
 - o Islamic Credit Card
 - o Conventional Credit Card
- f. To be qualified for the Campaign, Customers must:
 - o Be approved by RHB within thirty (30) days from the application date.
 - o Activate and make one (1) retail transaction with all the new approved credit card(s) within sixty (60) days from the Card Approval Date defined in Table 3 to be qualified for the Campaign.

Table 3

No.	Card Application Date	Card Approval Date	Campaign Spend Period	Campaign Prize
1	23 rd June 2023 to 31 st July 2023	Credit card to be approved by 31 st August 2023	Perform one (1) retail spend by 31 st October 2023	Guaranteed Prize: RM240 of Setel Voucher
2	1 st August 2023 to 31 st August 2023	Credit card to be approved by 30 th September 2023	Perform one (1) retail spend by 30 th November 2023	
3	1 st September 2023 to 30 th September 2023	Credit card to be approved by 31 st October 2023	Perform one (1) retail spend by 31 st December 2023	

- g. iMoney, in collaboration with RHB Malaysia, will be tracking the date of submission of the required documents by each Customer in ensuring that Campaign Eligibility is fulfilled. Furthermore, all required documents, and any additional documents that may be requested as needed to fulfil the Product application at the discretion of RHB, must also be submitted within the Campaign Period of sixty (60) days.
- h. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be entitled to receive a RM240 Setel Voucher.
- i. The quantity of Prize(s) available for this Campaign is limited to a total of one (1) unit for each user with a completed approval and fulfills the spend criteria.
- j. The retail transaction criteria are as follow:
 - o Includes on the selected MCC for purchases made with the Card for purposes of personal consumption only i.e., non-business and non-commercial related consumption only. Includes local retail transactions (including online transactions), retail on petrol, dining, utilities, grocery, online dining / grocery.
 - o Excludes Balance Transfer, Cash Advance, Quasi Cash transactions, Annual card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time; payment to charity / social service

organisations under MCC 8398; and any government related payments under designated MCC as below:

MCC Code	Descriptions
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond payments
9311	Tax payments
9399	Government Services
9402	Postal services-Government only
9405	Intra-Government Purchases-Government only

REWARDS AND FULFILLMENT CONDITIONS

- 1) By participating in this Campaign, the Customer consents to and agrees:
 - that Setel and iMoney are entitled to collect, process, and use the personal data submitted for the purpose of this Campaign including disclosing the same/partial to our service/fulfillment providers for rewards and cashback collection.
 - that Setel and iMoney are entitled to use and publish the selected winners' names for publicity and advertising purposes without any compensation or need for prior notification (if necessary).
 - iMoney's decision is final. Any correspondence pertaining to the decision shall not be entertained.
- 2) All Prizes shall be fulfilled by iMoney and Setel and any issues pertaining to the Prizes shall be dealt directly by iMoney. Customers may contact iMoney via WhatsApp at +6018 972 0196 or email at campaign@imoney.my to follow up on the issues faced during the fulfillment period.
- 3) Every eligible Customer shall be contacted and notified via email within sixty (60) working days after Customers have fulfilled the spend criteria.
- 4) Fulfilment of Prizes shall be done within thirty (30) days after the winners have been contacted by iMoney. Setel will be crediting the amount to Customer's Setel account, and customers shall be informed via an app notification and app inbox message.
- 5) It is the Customer's responsibility to follow up on their Prizes with iMoney.
- 6) iMoney reserves the right to replace the Prizes with another of equal value at its discretion.
- 7) iMoney shall not be liable for any losses and damages caused by, or extra expenses for the Campaign Prizes during the delivery process charged by the courier company.

REDEMPTION GUIDELINES

The iMoney x Setel Exclusive Credit Card Campaign:

- 1) The Prizes stated for each campaign are not exchangeable for cash or redemption of a different Prize.
 - a) Alliance Bank Credit Cards
 - i) RM190 Setel Voucher
 - b) HSBC Credit Cards
 - i) RM390 Setel Voucher
 - c) RHB Bank Credit Cards
 - i) RM240 Setel Voucher
- 2) The Prizes are subject to availability.
- 3) The Prizes are only eligible for the Customer that has met the Campaign criteria under each specific Campaign above to qualify for the Campaign.

GENERAL TERMS AND CONDITIONS

- 1) The participating merchants reserve the right to revise the terms and conditions while informing the participating Customers via email. Customers' participation in the relevant Campaign shall be further subjected to the participating merchant's terms and conditions. For the avoidance of doubt, participating merchants refer to iMoney, Setel and the banking partners.
- 2) These terms and conditions shall be governed by the laws of Malaysia, and any dispute arising out of or in connection with the Campaign shall be referred to the exclusive jurisdiction of the courts of Malaysia.

These terms and conditions are up to date as of 26th June 2023.