

## **iMoney x Setel Credit Card Campaign Terms and Conditions**

Intelligent Money Sdn Bhd (Company No. 201201020688 / 1005180-T) shall be referred to as “iMoney” or “the Company”.

The iMoney x Setel Exclusive Credit Card Campaign shall be referred to as “the Campaign” or “Campaign”.

The campaign is organised by iMoney, in collaboration with Setel Ventures Sdn Bhd (Company No. 1310317-A), referred to as “Setel” or the “Setel mobile application”.

### **Campaign Period**

The Campaign shall run from 09:30:00 Malaysian time (UTC+8) on **1<sup>st</sup> July 2025** to 23:59:00 Malaysian time (UTC+8) on **31<sup>st</sup> December 2025** (both dates inclusive).

### **Campaign Eligibility**

1. This Campaign is open exclusively to individuals who submit their credit card application through the Setel mobile application (Fuel, Park, EV, eWallet) for the following credit cards issued by the participating banks:
  - a. RHB Bank
    - i. RHB Cash Back Credit Card/-i
    - ii. RHB Rewards Credit Card/-i
    - iii. RHB World MasterCard Credit Card/-i
  - b. Alliance Bank
    - i. Alliance Visa Platinum Credit Card
    - ii. Alliance Visa Signature Credit Card
    - iii. Alliance Visa Infinite Credit Card
2. Applicants must be Malaysian citizens with a valid residential address in Malaysia.
3. The Campaign is open to salaried individuals aged 21 and above.
4. To be eligible, applicants must meet a minimum monthly gross income of RM2,000 or RM24,000 per annum.
5. The following categories of applicants shall NOT be eligible for this Campaign:
  - a. Applicants who make an application outside of the Setel mobile application, and/or
  - b. Applicants who are an existing primary cardholder of one or more than the applicable Products; and/ or
  - c. Applicants shall not be eligible for this Campaign if they have had an application for the applicable Product:

- i. Approved, denied, or cancelled within six (6) months from the date of application for Alliance Bank credit cards; and/or
    - ii. Approved, denied, or cancelled within twelve (12) months from the date of application for RHB Bank credit cards.
  - d. Applicants who apply after the Campaign Period; and/ or
  - e. Applicants deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all respective Bank relevant products, facilities, and services.
6. The timestamp of Applicants' applications shall be based on iMoney's server system time.
7. iMoney may contact Setel Eligible Participants via phone call or business WhatsApp/ChatBot for further application screening and verification purposes.
8. To participate in the Campaign, the Setel Eligible Participants must ensure that all required information and supporting documents are submitted within the Campaign Period. These include:
- a. Full name
  - b. NRIC number
  - c. Phone number
  - d. Email address
  - e. Copy of the Customer's NRIC (front and back); and
  - f. Following income documents:
    - i. EPF statement showing at least the latest 13 months' contribution history (printed from EPF);
    - ii. Latest 1-month payslip; AND/ OR
    - iii. Latest 3 months' bank statements
9. The Bank reserves the sole discretion to request any additional documents to support the Applicant's credit card application. Should there be any such request, the Applicant must provide the required documents to the Bank within seven (7) calendar days from the date of the request.
- (hereinafter referred to as "Setel Eligible Customers").
10. Setel Eligible Customers may apply for multiple credit cards during the Campaign.
11. Setel Eligible Customers may apply for multiple credit cards during the application process. For RHB credit cards, applicants may choose between Islamic and Conventional options, while Alliance Bank credit cards are available in Conventional type only.

## Campaign Mechanism

1. Upon successful application as per Campaign Eligibility above, the Eligible Customer must;
  - a. get approved, and
  - b. perform one (1) retail spend with a newly approved credit card within sixty (60) days from the approval date of the card as defined in the table below.

Application Date	Credit card to be approved by	Perform one (1) retail spend
1 <sup>st</sup> - 31 <sup>st</sup> July 2025	31 <sup>st</sup> August 2025	31 <sup>st</sup> October 2025
1 <sup>st</sup> - 31 <sup>st</sup> August 2025	30 <sup>th</sup> September 2025	30 <sup>th</sup> November 2025
1 <sup>st</sup> - 30 <sup>th</sup> September 2025	31 <sup>st</sup> October 2025	31 <sup>st</sup> December 2025
1 <sup>st</sup> - 31 <sup>st</sup> October 2025	30 <sup>th</sup> November 2025	31 <sup>st</sup> January 2026
1 <sup>st</sup> - 30 <sup>th</sup> November 2025	31 <sup>st</sup> December 2025	28 <sup>th</sup> February 2026
1 <sup>st</sup> - 31 <sup>st</sup> December 2025	31 <sup>st</sup> January 2026	31 <sup>st</sup> March 2026

2. Eligible Transactions for **RHB Bank Credit Cards** include the following:
  - a. Local and overseas, as well as e-wallet top-ups.
  - b. Excludes the following retail transactions:
    - i. Cash Advance & Quasi Cash
    - ii. Instalments paid for the 0% Instalment Plan
    - iii. Balance transfer transactions
    - iv. Easy cash & the instalment paid transactions
    - v. Instalments paid for the Dial-An-Instalment programme
    - vi. Refunds
    - vii. Disputed, unauthorised or fraudulent retail transactions
    - viii. Payment of the annual fee on the annual fees
    - ix. Interest or Management Fee payments
    - x. Late payment charges, charges for cash withdrawals and any other form of service/miscellaneous fees

- xi. Charity and government-related transactions with merchant category codes (MCC) below;

Spend Category	MCC Description	MCC
Charity	Charity or Social Service Organisations	8398
Government	Court costs, including alimony and child support	9211
	Fines	9222
	Bails and bond payments	9223
	Tax payment	9311
	Government services	9399
	Postal services - government only	9402
	Intra-government purchases - government only	9405

3. Eligible Transactions for **Alliance Visa Credit Cards** include the following:

- a. Local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing.
- b. Excludes the following retail transactions:

Transactions/ Fees and Charges	MCC Code/ Details
Insurance payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
eWallet reload transactions	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load 7372 - Computer Programming, Data Processing, and Integrated Systems Design Services 4784 - Tolls and Bridge Fees
Retail transactions in relation to payment of services related to government	9211 - 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)

- c. 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 bank account.

4. iMoney, in collaboration with RHB and Alliance, will be tracking the date of submission of the required information by each Eligible Customer to ensure that Campaign Eligibility is fulfilled.
5. Each Eligible Customer who fulfils all the required criteria will be entitled to receive guaranteed one (1) Campaign Prize(s) as specified in the table below.

Bank	Campaign Prize(s)	Prize Limit
RHB Credit Card	Setel Rewards worth RM240	No capped limit
Alliance Visa Credit Card	Setel Rewards worth RM190	

6. The gift entitlement for this Campaign is limited to one (1) unit per Eligible Customer who has received card approval and fulfilled the required spending criteria.

### Campaign Prize(s) Fulfilment

1. By participating in this Campaign, the Customer consents to and agrees:
  - that iMoney and Bank(s) is entitled to collect, process, and use the personal data submitted for the purpose of this Campaign including disclosing the same/partial to our service/fulfilment providers for Campaign Prize(s) fulfilment.
  - that iMoney is entitled to use and publish the Campaign Prize(s)' winners list for publicity and advertising purposes without any compensation or need for prior notification (if necessary).
  - iMoney and Setel's decision regarding the eligibility of the Campaign Prize(s) shall be final. Any correspondence pertaining to the decision shall not be entertained.
2. Each Eligible Customer will be contacted and notified via email on the entitlement to the Campaign Prize(s) ("Notification Email") within sixty (60) business days after the Eligible Customer has fulfilled the Campaign Criteria. Each Eligible Customer is required to acknowledge receipt of the Notification Email by replying to the Notification Email sent by iMoney within seven (7) business days from the date of receipt of such Notification Email. Any responses received after the 7th business day may result in delays on the fulfilment of the Campaign Prize(s).
3. It is the Eligible Customer's responsibility to follow up with iMoney directly regarding the fulfilment of their Campaign Prize(s).
4. iMoney and Setel reserve the right to forfeit the Campaign Prize(s) that are not claimed within thirty (30) calendar days from the date of the Notification Email.
5. Campaign Prize(s) are subject to availability. In the event of unforeseen circumstances, iMoney reserves the right to substitute alternative gifts of equivalent or greater value with no notice.
6. Campaign Prize(s) cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.

7. iMoney and Setel shall not be responsible for any loss (including loss of opportunity and consequential loss arising therefrom) and damage suffered or incurred if the contact details maintained in Setel's record are not current or correct.
8. iMoney and Setel reserve the right to disqualify Eligible Customers who have failed to fulfil these Terms and Conditions and/or who have submitted incomplete or inaccurate data.

### **General Terms and Conditions**

- 1) iMoney reserves the right to revise the terms and conditions by informing the participating Customers of the revised terms and conditions via email.
- 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.
- 3) The participating Customers may contact iMoney for any feedback and/or complaint in relation to this Campaign via email or iMoney Business WhatsApp:
  - a) iMoney Business WhatsApp: [+60 3-2856 1800](tel:+60328561800)
  - b) Email: [campaign@imoney.my](mailto:campaign@imoney.my)

*These terms and conditions are up to date as of 1<sup>st</sup> July 2025.*