

Setel Petrol Credit Card Campaign Terms and Conditions

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

The Setel Petrol 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 00:00:00 Malaysian time (UTC+8) on **1st November 2025** to 23:59:00 Malaysian time (UTC+8) on **31st January 2026** (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 st - 30 th November 2025	31 st December 2025	28 th February 2026
1 st - 31 st December 2025	31 st January 2026	31 st March 2026
1 st - 31 st January 2026	28 th February 2026	30 th April 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)	Campaign Criteria
RHB Bank	Guaranteed RM240 Setel Credit	Customers who fulfil the campaign criteria but are not qualified for the Premier Prize
	Premier prize: PICO 4 ULTRA	Every 20th customer based on RHB Bank's approval list
Alliance Bank	Guaranteed RM200 Setel Credit	Customers who fulfil the Campaign Criteria without performing a Balance Transfer or Fast Cash transaction
	Exclusive Prize: Barry Smith 20-inch Luggage	Customers who fulfil the Campaign Criteria and perform a Balance Transfer or Fast Cash transaction

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

- 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.
- 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).
- It is the Eligible Customer's responsibility to follow up with iMoney directly regarding the fulfilment of their Campaign Prize(s).
- 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.
- 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

Apply, Activate & Spend with OCBC Mastercard 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 Apply, Activate & Spend with OCBC Mastercard Credit Card Campaign will hereinafter be referred to as the “Campaign”.

The Campaign is organised by iMoney and is subject to these terms and conditions.

1. CAMPAIGN PERIOD

The Campaign shall run from 12:00:00 Malaysian time (UTC+8) on 26th September 2025 to 12:00:00 Malaysian time (UTC+8) on 31st January 2026 (both dates inclusive) (“Campaign Period”).

2. CAMPAIGN ELIGIBILITY

Campaign is exclusive for individuals who apply for Mastercard Credit Card(s) issued by OCBC Bank (Malaysia) Berhad (hereinafter referred to as “OCBC”) through the Setel mobile application within the Campaign Period.

- 2.1. The Campaign is open to citizens of Malaysia with a residential address in Malaysia.
- 2.2. The Campaign is open to salaried Customers above the age of 21 years old.
- 2.3. The following Customers shall not be eligible for this Campaign:
 - 2.3.1. Customers who make an application for an OCBC Mastercard Credit Card outside of the Setel mobile application.
 - 2.3.2. Customers who are existing primary cardholder of one or more OCBC Mastercard Credit Cards.
 - 2.3.3. Customers whose OCBC Mastercard Credit Card applications have been approved, denied or cancelled within twelve (12) months of the date of their application with OCBC.
 - 2.3.4. Customers deemed to have committed or are suspected of any breach, fraud or misconduct in relation to all OCBC relevant Products, facilities and services.
- 2.4. OCBC Mastercard Credit Card shall mean the following Mastercard Credit Cards available on iMoney’s website:
 - 2.4.1. OCBC Cashflo Mastercard;
 - 2.4.2. OCBC Titanium Mastercard; and
 - 2.4.3. OCBC 365 Mastercard.(collectively referred to as “OCBC MasterCard”)

- 2.5. To participate in the Campaign, the Customer shall ensure that the application form and all the required information and/or documents such as the following have been submitted to iMoney within the Campaign Period:

- 2.5.1. OCBC Mastercard Application Form;
- 2.5.2. Copy of MyKad (Front & Back); AND
- 2.5.3. Recent 2 years' EPF statements (with consecutive contributions for 3 months), or such other period as deemed applicable by the Bank at its discretion; AND
- 2.5.4. Recent 3 months payslip; OR
- 2.5.5. Recent 3 months bank statements showing salary crediting, downloaded from the Customer's bank's platforms.

OCBC is at the sole discretion to request for any additional documents to support the Customer's application. If such a request is made, the Customer must submit the requested documents to OCBC within seven (7) calendar days from the date of the request.

(hereinafter referred to as "Application Documents")

- 2.6. The Customers who have submitted the complete set of Application Documents to iMoney and/or OCBC, as applicable, within the Campaign Period and whose OCBC Mastercard application has been approved shall be referred to as "Eligible Customers".
- 2.7. OCBC reserves the right at its absolute discretion to approve or reject any OCBC Mastercard application. Each Customer acknowledges that the application for and usage of the OCBC Mastercards are governed by the OCBC Cardmember's Agreement, the Terms and Conditions for credit cards and the product disclosure sheet.

3. CAMPAIGN MECHANISM

- a. Upon fulfilling Clause 2 above, the Eligible Customer;
- i. who achieves a minimum cumulative spend of RM500 on Eligible Transactions (as defined below) during the sixty (60) calendar days from the OCBC Mastercard approval date will receive a guaranteed prize ("Guaranteed Prize") as described in Clause 3.3 below. The Guaranteed Prize is limited to fifty (50) Eligible Customers per week (with week defined as Monday to Sunday); and
 - ii. will be automatically enrolled in the monthly selection for a special prize ("Special Prize") as described in Clause 3.3 below. For every RM100 spent on Eligible Transactions (as defined below) within a month (with month being defined as a period of four full weeks, starting from the first day of the Campaign Period and continuing in consecutive four-week intervals, concluding with a final five-week period, with each week running from Monday to Sunday) ("Campaign Month"), the Eligible Customer earns one (1) entry into the monthly selection. For example, a cumulative spend of RM500 will earn five (5) entries. With the entries earned, the Eligible Customer will stand a chance to win the Special Prize.

For the avoidance of doubt, each Eligible Customer is entitled to win only one (1) Prize throughout the entire Campaign Period.

a. Eligible Transactions:

- i. Include local and overseas/foreign currency purchase (including online transactions), standing instructions/non-online auto-billing, e-wallet (s) top up, insurance/takaful payment, Instalment Payment Plan (IPP) and Mail Order/Telephone Order. Examples of such e-wallets are GrabPay, Touch and Go, BigPay and Boost App.
- ii. Exclude fees and charges per OCBC's Fees and Charges, Easy Payment Plan (EPP), Balance Transfer (BT), Call for Cash (CFC), Power Credit Cash Plus, Auto Balance Conversion, Cash Advance.

b. Prizes

Eligible Customers who have fulfilled the Campaign Mechanism outlined in Clause 3.1 above stand a chance to win Prizes, as stipulated below:

Prizes	Prize Limit
Guaranteed Prize: Setel Credit worth RM300	First 50 winners every week
Special Prize: iPhone 17 or iPad Air M3 or RM3,000 Setel Credit	2 winners each Campaign Month

- c. An Eligible Customer who applies for the OCBC Mastercard(s) and simultaneously participates in any other OCBC Credit Card sign-up/acquisition promotion through any other channels organized by OCBC during the Campaign Period remains eligible to participate in this Campaign. However, the Eligible Customer is entitled to receive only one reward from all OCBC Credit Card sign-up/acquisition promotions they participated in. OCBC reserves the right to determine which reward will be awarded to the Eligible Customer.

4. SELECTION OF WINNERS

- At the end of each Campaign Month, the list of Eligible Customers who meet the Campaign Mechanism specified in Clause 3.1 above will be provided to iMoney for the purpose of selecting the Campaign winners. The method for selecting the Prize winners is detailed in Clause 4.5 and 4.6 below.
- The Eligible Transactions made during the Campaign Month must be captured by OCBC's system and posted no later than 7th calendar day from the end of the Campaign Month.
- OCBC shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by the merchant or any other party, which are not within the reasonable control of OCBC.
- To the fullest extent permitted by law, any determination by OCBC as to what constitutes Eligible Transactions and all transactions as recorded by OCBC shall be final and conclusive.
- Special Prize
 - Based on the entries earned throughout the Campaign Month, two (2) Eligible Customers will be shortlisted via iMoney's automated randomizer system every month ("Shortlisted Customer").
 - Upon being shortlisted, the following process takes place:
 - A WhatsApp message will be sent by iMoney via the mobile

number maintained in OCBC's records notifying the Shortlisted Customer that he/she has been shortlisted as the Shortlisted Customer for this Campaign. The Shortlisted Customer must then correctly answer one (1) quiz question related to OCBC to be declared the Winner ("Special Prize Winner"), subject to these terms and conditions governing the Campaign. The Shortlisted Customer is required to respond to the WhatsApp message within one (1) business day from the date of the WhatsApp message to be eligible for the Special Prize.

- If the initial attempt to contact the Shortlisted Winner via WhatsApp fails for any reason(s) whatsoever, such as no reply, telephone number not in service, network failure, interruptions on the party of the respective telecommunications service providers and etc., a second attempt will be made. Should the second attempt also be unsuccessful, or if the Shortlisted Customer refuses to continue participating in the Campaign upon contact, that Shortlisted Customer shall forthwith be disqualified from the Campaign. In such cases, iMoney shall be entitled to select another Shortlisted Customer from the remaining pool of Eligible Customers who have earned entries in the manner stipulated in Clause 3.1.
- If the Shortlisted Customer fails to answer the question correctly, he/she shall forthwith be disqualified from the Campaign and shall not be entitled to receive the Special Prize, whereupon iMoney shall be entitled to select another Shortlisted Customer.
- The Special Prize Winner will have the option to select one (1) prize from the following choices: an iPhone 17, an iPad Air M3 with Apple Pencil, or RM3,000 in cash via Setel Credit.
- **Guaranteed Prize**
 - The first fifty (50) Eligible Customers each week who meet the spending requirement under Clause 3.1.1 but are not selected as the Special Prize Winner will be eligible to receive the Guaranteed Prize ("Guaranteed Prize Winners"). The Guaranteed Prizes will be awarded on a first-come, first-served basis.
 - Each Guaranteed Prize Winner will receive a Setel Credit worth RM300.
- For avoidance of doubt, once an Eligible Customer has been declared as the Special Prize Winner, the Eligible Customer will no longer be eligible to receive the Guaranteed Prize.

4. CAMPAIGN PRIZE(s) FULFILMENT

By participating in this Campaign, the Customer irrevocably consents to and agrees:

- a. that iMoney and OCBC are entitled to collect, process, and use the personal data submitted for the purposes of this Campaign, including disclosing such data to the service/fulfilment providers to facilitate the delivery of Campaign Prize(s).
- b. that iMoney is entitled to use and publish the partially obscured name of the Campaign Prize(s) Winners on its website for publicity and advertising purposes, without any compensation or prior notification (if necessary).
- c. that iMoney and OCBC's decision regarding the eligibility of the Campaign Prize(s) shall be final. Any correspondence pertaining to the decision shall not be entertained.
- d. All Prize(s) shall be fulfilled by iMoney.
- e. Winners will be announced within fourteen (14) business days following the end of each Campaign Month. Subsequently, an email will be sent to the Winners notifying them of their entitlement ("Notification Email"). Winners are required to acknowledge receipt of the Notification Email by replying within seven (7) business days from the date of receipt. Failure to respond within this timeframe may result in delays in the fulfilment of the Campaign Prize(s).
- f. iMoney and OCBC 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.
- g. It is the Winner's responsibility to follow up with iMoney regarding the fulfilment of the Campaign Prize(s). 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 without prior notice.
- h. Campaign Prize(s) cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- i. The Campaign Prize(s) is manufactured/produced by third party(ies) ("Manufacturer(s)"). To the fullest extent permitted by law, iMoney and OCBC do not make and hereby expressly exclude and disclaim any representations or warranties with respect to the Manufacturer(s) and the Campaign Prize(s). In particular, iMoney and OCBC give no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of merchantability quality or suitability or fitness for any purpose in respect of the Campaign Prize(s). iMoney and OCBC shall not at any time be responsible or held liable for any damage, defect or deficiency in the Campaign Prize(s), and/or for any loss, injury, damage, harm or accident of whatsoever nature suffered or incurred on any person or goods (including financial loss or consequential damages) by or in connection with the use of the Campaign Prize(s) by any person; and iMoney and OCBC disclaims all liabilities and obligations for the Campaign Prize(s).
- j. iMoney and OCBC 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 OCBC's record are not current or correct.
- k. iMoney and OCBC reserve the right to disqualify any Eligible Customers who have failed to fulfil these Terms and Conditions and/or who have submitted incomplete or inaccurate data.

5. GENERAL TERMS AND CONDITIONS

- a. iMoney reserves the right to revise the terms and conditions by informing the participating Eligible Customers on the revised terms and conditions via email and the revisions will take effect from the date set out in the email.
- b. The OCBC Cardmember's Agreement shall continue to apply to usage of OCBC Mastercard Credit Cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to the Campaign.
- c. The participating Customers may contact iMoney for any feedback and/or complaint in relation to this Campaign via email or iMoney Business WhatsApp:
 - iMoney Business WhatsApp: [+60 3-2856 1800](tel:+60328561800)
 - Email: campaign@imoney.my