

MoneyX Credit Card Sign-Up Campaign Terms and Conditions

The "MoneyX Credit Card Sign-Up Promotion" ("Promotion") is organised by Hextech Vision Sdn Bhd (Formerly known as Hextar Vision Sdn Bhd) (Registration No. 202101032720 (1433020-A)), hereinafter referred to as "The Organiser". By participating in this Campaign, each applicant hereby confirms that they have accessed, read and understood the Campaign Terms and Conditions, and expressly agree to be bound by the Campaign Terms and Conditions and the decision of the Organizer in all matters relating to this Campaign which shall be final and binding.

1. Campaign Period

This Campaign commences from 15th July 2024 (9: 00 AM) and expires on 15th January 2025 (11:59 PM), both dates inclusive ("Campaign Period"). The Organizer reserves the right to reverse or modify the Campaign Period without prior notice or assigning any reason whatsoever, and applications received after the Campaign Period (and any modifications thereto) will not be considered. If the Campaign Period is revised, the number of gifts may be prorated according to the Campaign's revised duration at the Organizer's sole discretion.

2. Eligibility

The Campaign is open to applicants who meet the following criteria:

- 2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).
- 2.2. Applicants must successfully complete the eKYC process in the Organiser's mobile application (MoneyX).
- 2.3. Applicants must successfully register their interest for one of the eligible credit cards ("Eligible Cards") issued by Alliance Bank Malaysia Berhad ("Alliance Bank") through the Organiser's mobile application (MoneyX) within the Promotion Period stated in Clause 1.
- 2.4. Applicants' application for the Eligible Cards as stated in Clause 3 and/or Balance Transfer/Fast Cash application must be approved by Alliance Bank within the Campaign Approval Period and subsequently make a 1x retail transaction ("Retail Spend") within the Retail Spend Period as detailed in the table below.

Campaign Approval and Spend Period

MoneyX Application Promotion Period	Credit Card Approval Period	Balance Transfer / Fast Cash Approval Period	Retail Spend Period
15 – 31 July 2024	By 31 August 2024	By 30 September 2024	By 30 September 2024
1 – 31 August 2024	By 30 September 2024	By 31 October 2024	By 31 October 2024
1 – 30 September 2024	By 31 October 2024	By 30 November 2024	By 30 November 2024
1 – 31 October 2024	By 30 November 2024	By 31 December 2024	By 31 December 2024

1 – 30 November 2024	By 31 December 2024	By 31 January 2025	By 31 January 2025
1 – 31 December 2024	By 31 January 2025	By 28 th February 2025	By 28 th February 2025
1 – 15 January 2025	By 28 th February 2025	By 31 March 2025	By 31 March 2025

3. Eligible Cards

Eligible Cards for this Promotion include:

- Alliance Bank Visa Platinum Credit Card
- Alliance Bank Visa Signature Credit Card
- Alliance Bank Visa Infinite Credit Card

4. Definition of Retail Spend

For avoidance of doubt, the **Retail Spend** to fulfil the campaign mechanics and achieve the campaign reward are defined as:

- a) Retail transactions spend in local/foreign currency, online transactions, Instalment Payment Plan (“IPP”) and Flexi Payment Plan (“FPP”). IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

Example: In month 1 of the campaign spend period, Customer A performs a 3 months 0% IPP/FPP for a Retail Transaction of RM 600. Customer A’s Retail Spend recognition is as follow:

Campaign Spend Period	Campaign Retail Spend Recognition	Remark
Month 1	Month 1: RM600 Month 2: RM0 Month 3: RM0	IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

- b) However, retail transactions made in relation to the following **will be excluded** from Retail Spend:

Transactions / Fees and Charges	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 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)
Cash Advance, any fees and charges such as Finance Charges, Late Charges, Annual Fee, Balance Transfer or Fast Cash will not be entitled to any cashback.	NIL

5. Ineligible Applicants

The following categories of applicants are NOT eligible to participate in this Campaign:

- 5.1. Permanent and/or contract employees of Alliance Bank and their respective immediate family members.
- 5.2. Representatives and/or agents (including advertising and campaign agents) of Alliance Bank and their respective immediate family members; Permanent and contract employees of Alliance Bank.
- 5.3. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service, or accommodation granted by Alliance Bank at any time;
- 5.4. Principal cardholder(s) who hold an existing Alliance Bank credit card.
- 5.5. Cardholder(s) who have cancelled Alliance Bank Credit Card(s) within the six (6) months prior to the date of application for the Campaign.

6. Application Review

- 6.1. Applicants must provide true and accurate information and supporting documents required for the application including but not limited to their Identity Card (MyKad) to Alliance Bank within forty-five (45) days upon the request from the representative of Alliance Bank.
- 6.2 The Organiser reserves the right to approve or reject applications submitted on the mobile application (MoneyX) without providing a specific reason.

7. Campaign Gift Categories

- 7.1. Applicants who have completed their online application for Eligible Cards within the Campaign Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "Qualified Applicants".
- 7.2. "Primary Gift" refers to the gift, which is provided to Qualified Applicants who has fulfilled the specified criteria in Clause 7.6.
- 7.3. "Secondary Gift" refers to the gift, which is provided to Qualified Applicants who has fulfilled the specified criteria in Clause 7.6.
- 7.4. Each Qualified Applicant is eligible for only one (1) Promotion Gift regardless of the number of Eligible Credit Cards the applicant has applied during the Campaign Period.
- 7.5. Qualified Applicants are determined based on the list of Qualified Applicants to be provided by Alliance Bank.
- 7.6. Campaign Gift categories and its criteria are stated in the table below:

Gift Category	Promotion Rewards	Criteria
Primary Gift	<u>RM300 Touch 'n Go e-Wallet Credit</u>	- Qualified Applicants who meet the eligibility criteria in Clause 2, with Balance Transfer / Fast Cash , based on the list of Qualified Applicants to be provided by Alliance Bank
Secondary Gift	<u>RM150 Touch 'n Go e-Wallet Credit</u>	- Qualified Applicants who meet the eligibility criteria in Clause 2, without Balance Transfer / Fast Cash , based on the list of Qualified Applicants to be provided by Alliance Bank

8. Selection Process and Gift Fulfilment

- 8.1. The Organiser will select the recipients of the Campaign Gift based on the criteria stated in Clause 5.6 and the Qualified Applicants List.
- 8.2. Once the applicant fulfils the criteria stated in Clause 2, Alliance Bank may take up to sixty (60) days to update the list of Qualified Applicants ("Qualified Applicants List"). Alliance Bank will then deliver this list periodically to The Organiser.
- 8.3. The Organiser will provide gift claim instructions to Qualified Applicants via email or any other applicable electronic communication within ninety (90) days after the Promotion Period stated in Clause 1.

For steps on how to use the Touch n' Go reload pin, please refer to:

<https://www.tngdigital.com.my/reloadpin-awareness>

- 8.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Campaign Gift.
- 8.5. Campaign Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserve the right to substitute alternative gifts of equivalent or greater value without notice.
- 8.6. It is the Qualified Applicant's responsibility to claim their Campaign Gift from the Organiser before 30th April 2025 ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.
- 8.7. Campaign Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.

9. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the MoneyX Credit Card Sign-Up Campaign Terms and Conditions shall be eligible for a Campaign Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Campaign Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Campaign Period at any time. If the Campaign Period is revised, the number of gifts will be prorated according to the Campaign's revised duration.

10. Use of Personal Data

By applying via MoneyX, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at moneyx.com.my.

11. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions:

- 11.1. The Organiser reserves the right to cancel, terminate or suspend the Campaign without notice. Any cancellation, termination or suspension of the Campaign by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension.
- 11.2. The decisions of the Organiser in relation to every aspect of the Campaign, including but not limited to the type of Campaign Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained.
- 11.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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