MoneyX Credit Card Sign-Up Promotion Terms and Conditions

The "MoneyX Credit Card Sign-Up Promotion" ("Promotion") is organised by Hextar Vision Sdn Bhd (Registration No. 202101032720 (1433020-A)), hereinafter referred to as "The Organiser".

1. Promotion Period

This Promotion will run from 1st April 2024 (9:00 AM) until 30th June 2024 (11:59 PM), both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than 30th June 2024 (11:59 PM), and applications received after the Promotion ends will not be considered.

2. Eligibility

The Promotion 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 as detailed in the table below.

Campaign Approval Period

	Credit Card Approval	Balance Transfer / Fast
Promotion Period	Period	Cash Approval Period
April 2024	Dv 21 May 2024	Pv 20 June 2024
April 2024	By 31 May 2024	By 30 June 2024
May 2024	By 30 June 2024	By 31 July 2024
June 2024	By 31 July 2024	By 31 Aug 2024

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. Ineligible Applicants

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

- 4.1. Permanent and/or contract employees of Alliance Bank and their respective immediate family members.
- 4.2. 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.
- 4.3. 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;
- 4.4. Principal cardholder(s) who hold an existing Alliance Bank credit card.
- 4.5. Cardholder(s) who have cancelled Alliance Bank Credit Card(s) within the six (6) months prior to the date of application for the Campaign.

5. Application Review

- 5.1. 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 fourty-five (45) days upon the request from the representative of Alliance Bank.
- 5.2 The Organiser reserves the right to approve or reject applications submitted on the mobile application (MoneyX) without providing a specific reason.

6. Promotion Gift Categories

- 6.1. Applicants who have completed their online application for Eligible Cards within the Promotion Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "Qualified Applicants".
- 6.2. "Primary Gift" refers to the gift, which is provided to Qualified Applicants who has fulfilled the specified criteria in Clause 6.6.
- 6.3. "Secondary Gift" refers to the gift, which is provided to Qualified Applicants who has fulfilled the specified criteria in Clause 6.6.
- 6.4. 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 Promotion Period.
- 6.5. Qualified Applicants are determined based on the date of approval of their application for the Eligible Cards from the list of Qualified Applicants to be provided by Alliance Bank.

6.6. Promotion Gift categories and its criteria are stated in the table below:

Gift Category Primary Gift	Promotion Rewards RM150 Touch 'n Go e-Wallet Credit	- 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	RM70 Touch 'n Go e-Wallet Credit	- 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

7. Selection Process and Gift Fulfilment

- 7.1. The Organiser will select the recipients of the Promotion Gift based on the criteria stated in Clause 5.6 and the Qualified Applicants List.
- 7.2. 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.
- 7.3. 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

- 7.4. 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 Promotion Gift.
- 7.5. Promotion 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.
- 7.6. It is the Qualified Applicant's responsibility to claim their Promotion Gift from the Organiser before 1st October 2024 ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.
- 7.7. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.

8. Organiser's Discretion and Promotion Changes

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

9. 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.

10. Acceptance of Terms and Conditions

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

- 10.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion 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.
- 10.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion 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.
- 10.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.