

Personal Financing Sign-Up Promotion

Terms and Conditions

The "Personal Financing Sign-Up Promotion" ("Promotion") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser".

1. Promotion Period

This Promotion will run **from 6th July 2026** (starting at 11:00 AM) **until 28th August 2026** (ending at 6:00 PM), both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than **28th August 2026** (6:00 PM) or to extend the Promotion Period beyond this date at its sole discretion without prior notice. Any applications received outside the Promotion Period (as may be revised) 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 register their interest in one of the Eligible Financing Product stated in Clause 3 ("Eligible Financing Product") issued by Alliance Bank Malaysia Berhad ("Bank") exclusively through the Organiser's websites (RinggitPlus.com or CompareHero.my) during the Promotion Period.
- 2.3. Applicants must submit their applications during the Promotion Period, with the **financing successfully approved on or before 15th September 2026 (11:59 PM)**.
- 2.4. Applicants must subsequently repay the monthly instalments for six (6) consecutive months according to the Bank's approved financing schedule, without any late payments or full or partial early settlement of the financing.

3. Eligible Financing Product

Eligible Financing Product for this Promotion include:

- Alliance Bank CashFirst Personal Loan
- Alliance Bank CashVantage Personal Financing-i

4. Ineligible Applicants

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

- 4.1. Anyone who makes an online application for an Eligible Financing Product at Bank's website (alliancebank.com.my) without first registering at the Organiser's Website.

- 4.2. Applicants who fail to make any monthly instalment payment by the payment due date according to the Bank's approved financing schedule.
- 4.3. Applicants who apply for or enrol in Agensi Kaunseling dan Pengurusan Kredit (AKPK) or any debt management programme or service.
- 4.4. Applicants who make a full or partial early settlement of the financing.

5. Application Review

- 5.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's website and chatbot.
- 5.2. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.

6. Promotion Gift

- 6.1. Applicants who complete their online application for the Eligible Financing Product within the Promotion Period and meet the eligibility criteria in Clause 2 will be referred to as "Qualified Applicants".
- 6.2. Qualified Applicants are eligible for the *limited* Promotion Gift described below, with its terms:
 - 6.2.1. Qualified Applicants are eligible to receive a **cashback equal to the amount of their first (1st) monthly instalment** ("Promotion Gift"), as determined by the Bank's approved financing schedule. If the first monthly instalment exceeds RM800, the cashback will be **capped at RM800** per Qualified Applicant. The Organiser will disburse the cashback via DuitNow transfer.
 - 6.2.2. The Promotion Gift is **awarded on a first-come, first-served basis**, in the order Qualified Applicants submitted their applications on the Organiser's website, based on the Qualified Applicants List provided by the Bank. The total cashback allocation for this Promotion is RM231,481. Once this allocation is fully awarded, no further Promotion Gifts will be given, notwithstanding that a Qualified Applicant has met the eligibility criteria in Clause 2.
- 6.3. Each Qualified Applicant is eligible for **only one (1)** Promotion Gift, regardless of the number of Eligible Financing Product applications approved and disbursed during the Promotion Period.

7. Selection Process

- 7.1. The Organiser will select the recipients of the Promotion Gift based on the terms stated in Clause 6.2.2.
- 7.2. Once the applicant fulfils the criteria stated in Clause 2, the Bank may take up to sixty (60) days to update the list of Qualified Applicants ("Qualified Applicants List"). The Bank will then deliver this list periodically to The Organiser.
- 7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from the Bank, after which gift claim instructions will be sent to Qualified Applicants via email.
- 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. The Organiser reserves the right to select recipients of Promotion Gifts at their absolute discretion, based on the criteria specified in Clause 2 and Clause 6.2.2, subject to the total number of Qualified Applicants.

8. Gift Fulfilment

- 8.1. The Organiser will transfer the Promotion Gift in a single transaction to the Qualified Applicants registered DuitNow account.
- 8.2. The Qualified Applicants will be required to provide the following information during the gift claim process:
 - The Qualified Applicant's full name as per IC
 - The Qualified Applicant's registered IC number with DuitNow
 - The Qualified Applicant's mobile phone number with DuitNow
 - The Qualified Applicant's email address provided on WhatsApp during application
- 8.3. The Qualified Applicants must register for DuitNow with the mobile number provided to the Organiser during the application; no further action is required if the mobile number provided is already registered to a DuitNow account.
- 8.4. The Promotion Gift cannot be transferred to any DuitNow account linked to a mobile number different from the one provided to the Organiser during the application.
- 8.5. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's Eligible Financing Product is cancelled, terminated, or partially or fully settled early for any reason prior to the fulfilment of the Promotion Gift.
- 8.6. Promotion Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value with no notice.

- 8.7. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 8.8. It is the Qualified Applicant's responsibility to claim their Promotional Gift from the Organiser before **31st August 2027** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period

9. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Personal Financing 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 total cashback allocation will be prorated according to the Promotion's revised duration.

10. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.com, 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 RinggitPlus.com and CompareHero.com.

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 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;
- 11.2. 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;
- 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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