



## Kad Prihatin Penjaja & Peniaga

Read this Product Disclosure Sheet before you decide to take up the Kad Prihatin Penjaja & Peniaga (“Card”). Be sure to also read and understand the General Information and Card Terms and Conditions, both available at [www.aeoncredit.com.my](http://www.aeoncredit.com.my).

The Card is issued by AEON Credit Service (M) Berhad (hereinafter called “AEON Credit”) under a Program developed by In2Niaga Sdn Bhd (hereinafter called “In2Niaga”) who has been appointed and/or commissioned by the Ministry of Entrepreneur Development and Cooperatives (“KUSKOP”), in collaboration and/or partnership with the Association of Hawkers and Petty Traders.

### 1. What is this product about?

This Card is a co-branded AEON Prepaid Visa Card with Association of Hawkers & Petty Traders Malaysia and a Visa Inc. (“VISA”) electronic money payment instrument with payWave functionality that contains a monetary value which is pre-loaded by the registered individual who is the holder of the Card (“Cardholder”). The value will be deducted from the amount stored in the Card whenever retail or withdrawal transactions are made and spending is limited to the amount of money available or stored in the Card at the time of transaction. You are required to pre-load the Card before making any transactions. The Card is co-branded, hence, purchases can only be made at participating merchants.

### 2. What do I enjoy from this product?

- The Card can be used:
  - a) as a payment card for retail transactions;
  - b) for withdrawal transactions either through Visa cash-out or cash withdrawal at Bank Teller Counter (“BTC”) or AEON Credit/Visa/PLUS Automated Teller Machines (“ATM”).

In either case, the value will be deducted from the Card and spending is limited to the amount of money available or stored in the Card at the time of transaction.

- Cardholder will earn AEON Points as follows when using the Card in Malaysia:  
AEON Co., AEON MaxValu Prime, AEON Wellness and Daiso by AEON
  - a) 1X AEON Point for every RM1.00 spent at AEON Co., AEON MaxValu Prime, AEON Wellness and Daiso by AEON, if Cardholder uses the Card for member recognition function only and DOES NOT use the Card to make payment; or
  - b) 2X AEON Point for every RM1.00 spent at AEON Co., AEON MaxValu Prime, AEON Wellness and Daiso by AEON, if Cardholder uses the Card: (i) for member recognition function; and (ii) to make payment (other than payment for selected goods and services as set out in the General Terms and Conditions).

#### AEON BiG Hypermarkets

- a) 2X AEON Points for every RM1.00 spent in any AEON BiG Hypermarkets if Cardholder uses the Card for member recognition function only and DOES NOT use the Card to make payment; or
  - b) 3X AEON Points for every RM1.00 spent in any AEON BiG Hypermarkets if Cardholder uses the Card: (i) for member recognition function only; and (ii) to make payment (other than payment for selected goods and services as set out in the General Terms and Conditions).
- Cardholder will earn AEON Points as follows when using the Card overseas (i.e. outside Malaysia):
    - a) 1X AEON Point for every RM1 (or its equivalent in foreign currency) payment overseas at participating merchants with VISA Card acceptance.
  - The AEON Points will be credited into Cardholder’s account within 48 hours after the retail transaction is completed and except for the purchase of any electrical item made in AEON Stores that requires delivery which AEON Points will be credited within 45 days after the electrical item has been delivered and accepted by the Cardholder.

- The AEON Points earned are valid for up to 3 years period from the date the AEON Points were accumulated.
- AEON Points earned are accumulated in the Kad Prihatin Penjaja & Peniaga's account and AEON Points can only be redeemed to cash value and credited into Cardholder's Kad Prihatin Penjaja & Peniaga's account.
- Cardholder may perform redemption via [www.aeoncredit.com.my](http://www.aeoncredit.com.my), AEON Wallet or any other medium which will be made available and notified from time to time with denomination of every 200 AEON Points equivalent to RM1.

**3. What are the requirements to apply for Kad Prihatin Penjaja & Peniaga?**

- Applicant must be at minimum 15 years of age.
- See table below for further requirements.

Business Owner - Requirements		Malaysian	Permanent Resident of Malaysia
<b>Applicant's Age: 18 Years and above</b>			
<u>Any</u> of the identity documents,	Copy of NRIC (front & back)	√	
	Copy of MyPR (front & back)		√
Other	Copy of Business Registration (SSM)	√	√
	Photo of Business Premises	√	√
	Malaysia's mailing address and valid mobile phone number	√	√
<b>Applicant's Age: 15 years old and less than 18 years old (Minor Applicant)</b>			
<u>Any</u> of the Applicant's identity documents,	Copy of NRIC (front & back)	√	
	Copy of MyPR (front & back)		√
<u>Any</u> of the Parent's/ Legal Guardian identity documents,	Parent's / Guardian's copy of NRIC	√	√
	Parent's / Guardian's copy of MyPR	√	√
AND	Malaysia's mailing address and valid mobile phone number	√	√
	Applicant's Birth Certificate or Guardian Authorized Letter from relevant Authority.	√	√
Others	Accepted, acknowledged & signed Indemnity Clause – Complete and duly signed by Applicant's Parent/Guardian	√	√

Helper - Requirements		Malaysian	Permanent Resident of Malaysia	Other Nationality
<b>Applicant's Age: 18 Years and above</b>				
<b>Any of the identity documents,</b>	Copy of NRIC (front & back)	√		
	Copy of MyPR (front & back)		√	
	Copy of valid Passport			√
<b>AND</b>	Copy of valid Employment Pass / Dependent Pass / Long Term Social Visit Pass / Social Visit (Temporary Employment) Pass			√
<b>Others</b>	Malaysia's mailing address and valid mobile phone number	√	√	√
<b>Applicant's Age: 15 years old and less than 18 years old (Minor Applicant)</b>				
<b>Any of the Applicant's identity documents,</b>	Copy of NRIC (front & back)	√		
	Copy of MyPR (front & back)		√	
	Applicant's copy of valid Passport			√
<b>AND</b>	Copy of valid Employment Pass / Dependent Pass / Long Term Social Visit Pass			√
<b>Any of the Parent's/ Legal Guardian identity documents,</b>	Parent's / Guardian's copy of NRIC	√	√	√
	Parent's / Guardian's copy of MyPR	√	√	√
	Parent's / Guardian's valid Passport	√	√	√
<b>AND</b>	Copy of valid Employment Pass / Dependent Pass / Long Terms Social Visit Pass			√
<b>Others</b>	Malaysia's mailing address and valid mobile phone number	√	√	√
	Applicant's Birth Certificate or Guardian Authorized Letter from relevant Authority	√	√	√
	Accepted, acknowledged & signed Indemnity Clause – Complete and duly signed by Applicant's Parent/Guardian	√	√	√

**4. What is the reload amount & cash withdrawal daily limit?**

Reload

You can reload a minimum of RM10 up to the maximum wallet limit of RM10,000 except for minor Cardholder (i.e. Cardholder below the age of 18) which is set at RM1,500.

Cash Withdrawal

For cash withdrawal, a maximum aggregate withdrawal amount allowed per day is RM4,500 (for any type of withdrawal).

Subject to the maximum aggregate daily withdrawal amount of RM4,500, Cardholder can withdraw cash from the available balance in the Card account via:

- a) Visa cash-out at participating merchants in Malaysia subject to the conditions set out in paragraph 6 below; and/or
- b) BTC or ATM subject to a maximum withdrawal frequency of 3 times a day for up to RM1,500 per transaction.

**5. What is the difference between Visa cash-out and cash withdrawal at BTC or ATM?**

Visa cash-out is the cash withdrawal performed by the Cardholder at the Point of Sale (POS) **in addition** to the purchase made using the Card at participating merchants in Malaysia, while cash withdrawal at BTC or ATM is the process of taking out the money from the Card account either by visiting BTC or using ATM.

Visa cash-out is a domestic service and is not available overseas (i.e. outside Malaysia).

**6. What is the Visa cash-out limit?**

- a) The maximum Visa cash-out limit amount is RM500 per transaction (subject to daily aggregate withdrawal limit of RM4,500) provided that a retail purchase is made by Kad Prihatin Penjaja & Peniaga only.
- b) Minimum purchase amount shall be at the absolute discretion of the participating merchant.
- c) Visa cash-out amount can be lesser or greater than the purchase amount and only can be approved with Cardholder's verification via PIN.

**7. Can I apply for a supplementary Kad Prihatin Penjaja & Peniaga?**

No. There is no supplementary Card. Each Cardholder is a principal Cardholder.

**8. What are the fees and charges I have to pay?**

Description	Fees and charges for Kad Prihatin Penjaja & Peniaga	
<b>Joining Fee</b>	Waived	
<b>Annual Fee</b>	RM12 (1 <sup>st</sup> Year Annual Fee will be waived) to be paid by In2Niaga on behalf of the Cardholder. Failure by In2Niaga to make the Annual Fee payment to AEON Credit shall entitle AEON Credit to temporarily disable the member function in the Card until such time full payment is made by In2Niaga.	
<b>Reload/Top Up Fees</b>	<ul style="list-style-type: none"> <li>i. AEON Credit Cash Deposit Machine</li> <li>ii. AEON Co., AEON BiG Hypermarkets, AEON Wellness, AEON MaxValu Prime and Daiso by AEON Cashier Counter</li> <li>iii. AEON Wallet Online Banking</li> </ul>	No Charges
	vi. Other banks' online banking (via bill payment function)	Ranging from RM0.10 to RM1.00 per transaction
<b>Domestic ATM Withdrawal Fees (Aeon Credit/Visa/Plus)</b>	i. AEON Credit Service ATM	No Charges
	ii. Other bank' ATM/PLUS Network	RM10 per withdrawal
<b>Visa Cash-Out Fee at Participating Merchants in Malaysia</b>	No Charges	
<b>Overseas Transaction – Retail Transaction &amp; ATM Cash Withdrawal (Aeon Credit/Visa/Plus)</b>	<p>Card transactions effected in currencies other than Ringgit Malaysia will be debited from the Cardholder's Account after conversion into Ringgit Malaysia, at the exchange rate as determined by Visa on the day of conversion including a service charge of 1%.</p> <p>In addition to the above service charge, for Cash Withdrawal overseas, a withdrawal fee of RM10 per withdrawal is also applicable.</p>	
<b>Card Replacement Fee: Lost/Stolen</b>	RM12 per card (waived for Card lost / stolen with police report attached)	
<b>Card Cancellation Fee</b>	Not applicable	
<b>Sales Draft Retrieval Fee</b>	RM15 per copy and request is only for transactions occurred in past 3 months	
<b>Physical Statement Request Fee</b>	RM5 per statement and request is only for last 3 months.	
<b>E-Statement</b>	No Charges	
<b>Taxes</b>	The applicable taxes shall be payable by the Cardholder (if any). For further details, please log on to <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a>	

**9. What if I fail to fulfil my obligation?**

- It is your responsibility to take steps to protect your Card and PIN (including that you should not disclose your PIN to anyone or your Card/Wallet details to any unauthorised person). **Liability for unauthorized transactions: The Cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, due to the Cardholder's actions, inactions, instructions, negligence and/or default, effected with the Card.**
- If you fail to abide by the terms and conditions of the Kad Prihatin Penjaja & Peniaga, we reserve the right to terminate your Card immediately.

**10. What are the major risks?**

Your Card being stolen or lost. Please follow the steps below for lost or stolen Card.

**11. What should I do if my Card is lost or stolen?**

- If your Card is lost or stolen, please immediately notify our Customer Care Centre at 03-2719 9999. Alternatively, you may visit any of our AEON Credit branches (nationwide) for assistance.
- After you have notified our Customer Care Centre, please also immediately notify In2Niaga Sdn Bhd at <https://in2niaga.com> that your Card is lost or stolen.
- AEON Credit shall not be liable for any unauthorised transactions before your notification of lost or stolen Card to AEON Credit which are due to the Cardholder's actions, inactions, instructions, negligence and/or default.

**12. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all communications reach you in a timely manner. Please contact our Customer Care Centre at 03-2719 9999 to update your contact details or visit us at any AEON Credit branches nationwide.

**13. Can I perform overseas and non-3D transaction with Kad Prihatin Penjaja & Peniaga?**

Kad Prihatin Penjaja & Peniaga Cardholders are only allowed to make domestic transactions and 3D Secure online transaction (with One-Time-Password authentication) in order to safeguard and promote the Card security features. In contrast, overseas and "card not present" transactions (inclusive of Non-secured online/Mail Order/Telephone Order and Recurring/Auto Debit) will be disabled by default. However, customer or Kad Prihatin Penjaja & Peniaga Cardholders may choose to opt in or request to activate overseas and "card not present" transactions during application, via AEON Web Online at [www.aeoncredit.com.my](http://www.aeoncredit.com.my) or by contacting our Customer Care Centre at 03-27199999.

**14. What are the key terms and features of Kad Prihatin Penjaja & Peniaga?**

- Worldwide acceptance at over millions of Visa accepting merchants.
- Access to worldwide ATM for cash withdrawal (AEON Credit/Visa/PLUS).
- Enjoy cardless payment experience when the Card is enabled for AEON Wallet payment.
- Contactless functionality.  
Kad Prihatin Penjaja & Peniaga comes with a payWave function. It is a "contactless" feature which enables you to pay for goods and services by tapping or waving your Card at contactless readers/terminals ("Contactless Transactions").
- Contactless features management.
  - i. A single contactless transaction not exceeding RM250 or cumulative contactless transactions set do not require your PIN number or signature.
  - ii. You will be required to enter PIN or signature for verification if the transaction amount exceeded a single or cumulative contactless transaction limit set. Once you have performed such verification, your cumulative transaction limit will be reset to zero and you may use your Kad Prihatin Penjaja & Peniaga for contactless purchase again.

- iii. You may set a preferred cumulative contactless transaction limit by logging on to [www.aeoncredit.com.my](http://www.aeoncredit.com.my).
- iv. You are able to disable or enable the Card's contactless feature by logging on to [www.aeoncredit.com.my](http://www.aeoncredit.com.my).
- Spending limit control.  
You may set a single, daily or monthly transaction spending limit by logging on to [www.aeoncredit.com.my](http://www.aeoncredit.com.my)
- Pre-authorisation Petrol transaction.  
For petrol transaction, the pre-authorisation amount of RM200 will be charged to your Card. This amount will be reversed and only the actual amount will be charged within 3 working days. To avoid from pre-authorisation amount, you can make payment using the Card at the respective petrol station's cashier.

**15. Is payWave technology secure?**

The Visa payWave platform is based on secure EMV chip technology, which provides both data protection and transaction security via the use of keys and the latest encryption technology. Visa payWave transactions are processed through the same, reliable payment network as EMV chip and magnetic strip transactions.

**16. Where can I get further information?**

If you have any enquiries, please contact us at:

AEON Credit Service (M) Berhad

Website: [www.aeoncredit.com.my](http://www.aeoncredit.com.my)

Customer Care Centre: 03-2719 9999

Fax: 03-78637898

E-mail: [customer.service@aeoncredit.com.my](mailto:customer.service@aeoncredit.com.my)

Address: AEON Credit Service (M) Berhad, Level 18, UOA Corporate Tower, Avenue 10, The Vertical Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur

Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. For enquiry, please call 03-2616 7766.

Please discuss further with AEON Credit's staff, representatives or agents if there are any terms that you do not understand prior to accepting the terms and conditions which apply to the Card and/or using the Card. You are also required to acknowledge that the key contract terms affecting your obligations have been adequately explained to you.

The information provided in this Product Disclosure Sheet is effective as of December 2022. In the event where there is discrepancy between the English and Bahasa Malaysia version, the English version will prevail.