



**Enjoy up to RM100 Cashback with
Ready Cash! Campaign
TERMS & CONDITIONS**

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Enjoy up to RM100 Cashback with Ready Cash! (“Campaign”)

1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 22/04/2024 until 30/06/2024 (“**Campaign Period**”).

2.0 ELIGIBILITY:

2.1 This Campaign is exclusively open to all Principal Cardholders of AEON Platinum Visa/MasterCard, AEON Gold Visa/MasterCard, AEON Classic Visa/MasterCard, Japan Club of Kuala Lumpur Gold Visa and AEON BiG Gold/Classic Visa and Motorcycle Association Affinity Gold Visa (“**Eligible Cardholders**”).

2.2 The principal AEON Credit cardholder who has applied Ready Cash NOT eligible to participate in this Campaign.

3.0 CAMPAIGN MECHANICS:

3.1 Eligible Cardholders are required to apply for any of the following AEON Ready Cash Plans by AEON Credit:-

Plan	Application Amount	One-time Upfront Fee on Approved Amount	Interest Rate	Tenure(s) Available			Cashback Entitlement
A	≥RM 1,000	3.99%	-	6 Months			RM50
B	≥RM 1,000 – <RM 5,000	-	9.88% per annum (posted monthly)	12 months	24 months	36 months	RM100
C	≥RM 5,000	-	8.88% per annum (posted monthly)				

3.2 For AEON Ready Cash Plan A, a one-time upfront interest will be charged to the total Approved Amount, and is payable on the 1st month together with the Monthly Instalment of the Approved Amount (which is divided equally by 6 months).

3.3 AEON Ready Cash Plan B & C are subject to the interest rate and finance charge imposed in AEON Ready Cash Programme Terms and Conditions.

3.4 The minimum amount to be applied for the AEON Ready Cash Plan is RM1, 000 and up to a maximum of 80% of the Cardholders’ credit limit or available limit, whichever is lower.

3.5 Upon approval, AEON Credit will credit the approved amount in Malaysian Ringgit currency into the Cardholders’ Malaysia bank savings account or current account as provided in the Cardholders’ applications.

3.6 AEON Credit shall not be liable to the Cardholders for any transactions credited to the wrong account due to the incorrect information disclosed by the Cardholders when applying for this Campaign.

- 3.7 Ready Cash payment to other banks will normally take effect within fifteen (15) business days from the approval date of each application.
- 3.8 This Campaign is not applicable to the AEON Balance Transfer Plan, Cash Advance, Disputed Transactions, Flexi Payment Plans, Balances Conversion programmes, 0% Instalment Payment Plans, Late Payment Charges, Reversals and other Fees and Charges.
- 3.9 The Eligible Cardholders may apply for more than one AEON Ready Cash plan, subject to their eligibility in accordance with the AEON Ready Cash Programme Terms and Conditions.
- 3.10 Total Cashback Pool allocated for this Campaign is RM 60,000;

Ready Cash Application date	Total Cash Back Pool	Details
22 April 2024- 31 May 2024	RM30,000	a) RM 5,000 pool allocated for AEON Ready Cash Plan A and capped at a maximum of RM50 per cardholder.
1 June 2024 – 30 June 2024	RM30,000	b) RM 25,000 pool allocated for AEON Ready Cash Plan B & C and capped at a maximum of RM100 per cardholder.

- 3.11 The Cashback entitlement is on a **first-come, first-served** basis and each Eligible Cardholders can only receive Cashback once.
- 3.12 The Cashback will be credited directly to the Eligible Cardholders' account during the fulfilment period in **July 2024**.
- 3.13 The Cashback will be reflected on the Eligible Cardholders' monthly account statement after the fulfilment period.

4.0 GENERAL TERMS AND CONDITIONS:

- 4.1 By participating in this Campaign, the Eligible Cardholders are deemed to have read, understood and agreed to be bound by all the Terms and Conditions stated herein.
- 4.2 The Cash back is not transferable to any third party, non-negotiable and non-exchangeable for cash, kind, in part or in full and/or other redemption item(s).
- 4.3 AEON Credit reserves the right to substitute this **Campaign** and Cash back with any other or similar value at any time without prior notice. The **Campaign** and Cash back are provided on an “as is” basis.
- 4.4 AEON Credit expressly excludes and disclaims any representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of the Cash back.
- 4.5 AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Cash back upon delivery of the Cash back to **Eligible Cardholders** where such defect, loss or damage to the Cash back is not due to the fault and/or negligence of AEON Credit.
- 4.6 During the verification process, the **Eligible Cardholder’s** NRIC number must be identical to the original NRIC submitted during the application. Should the **Eligible Cardholder’s** NRIC number be different from the registered NRIC number with AEON Credit, the said **Eligible Cardholder** shall be immediately disqualified and their Cash back shall be forfeited.
- 4.7 The Cash back may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase made by the Eligible Cardholders under this Campaign is refunded, void, cancelled, and/or fraudulent.
- 4.8 AEON Credit’s decision on all matters relating to this Campaign will be final and binding on all Eligible Cardholders. No further correspondence or attempts to dispute such decisions will be considered by AEON Credit. If any matters arise which are not covered in these Terms and Conditions, it will be subject to the sole discretion of AEON Credit.
- 4.9 AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Campaign period or date) at its absolute discretion without prior notice and any reason(s) to Eligible Cardholders. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Cardholders to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Cardholders whether as a direct or indirect result of the act of cancellation, termination or suspension.

- 4.10** AEON Credit shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by VISA International Incorporated, MasterCard International Incorporated, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardholders being omitted from the fulfilment process.
- 4.11** AEON Credit reserves the right to disqualify the Eligible Cardholders from receiving the Cash back in the event the Eligible Cardholders does not comply with any of these Term and Conditions, or has committed fraudulent or wrongful acts in relation to his/her AEON Card and/or any transactions made thereof.
- 4.12** AEON Credit shall not be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, natural disasters, technical or system failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the Campaign, in so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
- 4.13** By participating in the Campaign, it is deemed that the Eligible Cardholders:
- a. consent AEON Credit to collect, record, hold, store, use and disclose their personal data for purposes which are necessary or related to participation in the Campaign; and
 - b. consent AEON Credit to disclose their personal data (including but not limited to their names, addresses and telephone numbers) to any related and/or associate company within AEON Group/AEON Credit's existing or future business partners or strategic alliances and/or any other third party as AEON Credit may in its absolute discretion deem necessary or expedient for the purposes of the Campaign and shall be used only in relation to and for purposes of the Campaign; and
 - c. consent to having their photos or video clips used for current or future advertising and/or publicity related to the Campaign without any claim for payment nor compensation.
- 4.14** The Terms and Conditions may be amended from time to time and shall prevail over any provisions or representations contained in any other promotional or advertising materials. In the event of inconsistency, the latest version of These Terms and Conditions shall supersede any previous Terms and Conditions stated in any other promotional or advertising materials (if any).
- 4.15** The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card Terms and Conditions and General Information ('General Information'). In the event of any

discrepancy or inconsistency between the Terms and Conditions herein and those contained in the General Information, the Terms and Conditions set out herein shall prevail in so far as they apply to this Campaign.

- 4.16** The Eligible Cardholders shall not promise, offer, commit, give or accept any form of gratification or consideration of any kind as an inducement or reward for doing or forbearing to do any act to obtain any form of benefit from AEON Credit. The Eligible Cardholders shall comply with all anti-corruption or anti-bribery laws, policies or regulations including AEON Credit's Anti-Bribery Policy which can be found at AEON Credit's website. In the event that AEON Credit has reasonable ground to believe that the Eligible Cardholders have not complied with this provision, AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Cardholders' participations without prejudice to any remedy available to it.
- 4.17** In no event shall AEON Credit nor any of its officers, employees, representatives and/or agents (including without limitation, any third party service providers engaged by AEON Credit for purposes of the Campaign) be liable to any person participating in this Campaign for any direct, loss of any nature, indirect, special or consequential loss or damage (including, but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign.
- 4.18** AEON Credit shall not be responsible for any failure or delay of/by the postal or telecommunication authorities or any other party which may result in the **Eligible Cardholders** being excluded or omitted from participation in the **Campaign** or from the fulfilment process.
- 4.19** At the time of awarding the Cash back, the Principal AEON Credit Card account of the **Eligible Cardholders** must be active, prompt and in good standing.
- 4.20** **Eligible Cardholders** acknowledges that there may be a lapse of time between transactions made using the AEON Credit Card and the crediting of the Cash back into his/her account. As such, AEON Credit does not represent and warrant for the Cash back to be immediately available into the **Eligible Cardholder's** account.
- 4.21** Please visit <https://www.myaeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice. Participants acknowledge that they have read and accepted the AEON Credit Privacy Notice.
- 4.22** Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.