ÆON CREDIT SERVICE

Frequently Asked Questions (FAQ): AEON Virtual Credit Card

Q1. What is AEON Virtual Credit Card?

AEON Virtual Credit Card is an enhanced credit card feature made available to our existing credit card products (except AEON Credit Executive Business Card). This feature allows customers to use their credit card for online transactions. Customers may download our AEON Wallet app to apply for this card and subsequently use this Virtual Card through AEON Wallet.

Q2. Who is eligible to apply for the Virtual Credit Card?

The eligibility to apply for AEON Virtual Credit Card is for :

- New and Existing Credit Card holders
- Principal and Supplementary Credit Card holders

Note: AEON Virtual Credit Card feature is currently not available for AEON Credit Executive Business Cardholders.

Q3. How do I apply for an AEON Virtual Credit Card?

- **Existing AEON Credit Cardholders**

1) Login AEON Wallet & choose your Credit Card.
2) Click More Options and enable your Virtual Credit Card followed with instant card activation.

- **New to AEON credit card application**

1) Submit your new Credit Card application via AEON Wallet or AEON Web.
2) Upon card approved, a Virtual Credit Card is instantly displayed in AEON Wallet, while awaiting your physical card to be delivered. You may instantly activate the card for immediate spending.

Q4. What is the credit limit for the Virtual Credit Card?

The Virtual Credit Card shares the same credit limit as its corresponding physical card.

Q5. Is the Virtual Credit Card number the same as the physical card number?

No. Virtual Credit Card number is different from the physical card number.

Q6. Can I apply Virtual Credit Card for each of my credit card?

Yes, you are entitled to apply for one (1) Virtual Credit Card for each of your credit card.

Note: AEON Virtual Credit Card feature is currently not available for AEON Credit Executive Business Cardholders.

Q7. Is there a limit to how many Virtual Credit Card I can have?

No, you can have as many Virtual Credit Card depending on how many physical cards you have.

Q8. What are the benefits of Virtual Credit Card?

- With Virtual Credit Card, cardholders shall enjoy seamless credit card payment on their mobile devices without the presence of a physical card.
- Cardholders will have immediate access in using their Virtual Credit Card online should there be any card renewal, card replacement or newly card approved.
- Virtual Credit Card has shared the same point/cashback reward as its physical card.
- There will be no charges for Annual Fees, Card Replacement Fee and SST for AEON Virtual Credit Card.

Q9. Where can I use my Virtual Credit Card?

The Virtual Credit Card can only be used for online transactions without the need of your physical card. As for your physical card, you may use it for retail spend at any accepted credit card retailers physically.

Q10. Can I enjoy other card feature benefits?

AEON Virtual Credit Card can enjoy the benefits of the below card feature. For more information kindly refer to AEON Credit website > Product & Services> Credit Card> Value Added Benefits

Card Feature
FPP - Flexi Payment Plan
BT - Balance Transfer
ABC - Automatic Balance Conversion
RC - Ready Cash

Q11. How can I make payments for the Virtual Credit Card?

A monthly credit card statement will be sent electronically to your registered email address and you may proceed to make your payment through Online Banking/Interbank GIRO (IBG)/ ATM Transfer/ Payment at our Cash Deposit Machine or through FPX via AEON Wallet.

Q12. I have lost my handphone/My handphone had just been stolen. What should I do?

Please contact AEON Customer Care hotline at 03-2719 9999 to immediately block your card.

Q13. There are transactions that do not belong to me in my Credit Card statement. What should I do?

Please contact AEON Customer Care hotline at 03-2719 9999 to report on the disputed transaction(s).

Q14. How do I cancel my Virtual Credit Card?

You can cancel your Virtual Credit Card by walk into nearest AEON Credit branches near you or contacting the AEON Customer Care hotline at 03-2719 9999.

Q15. I would like to cancel the physical card. Can I continue to use the Virtual Credit Card?

Your physical card and Virtual Credit Card are linked together. As such, canceling the physical card will also result in the automatic cancellation of the Virtual Credit Card.

Q16. Can the Virtual Credit Card be used for subscriptions and recurring payments?

Yes. You may use your Virtual Credit Card for subscriptions and recurring payments. It's important to note that if the Virtual Credit Card expires or is deleted, you will need to update your payment details to ensure continuity of service for your subscription providers.

Q17. Can I monitor transactions made with my Virtual Credit Card?

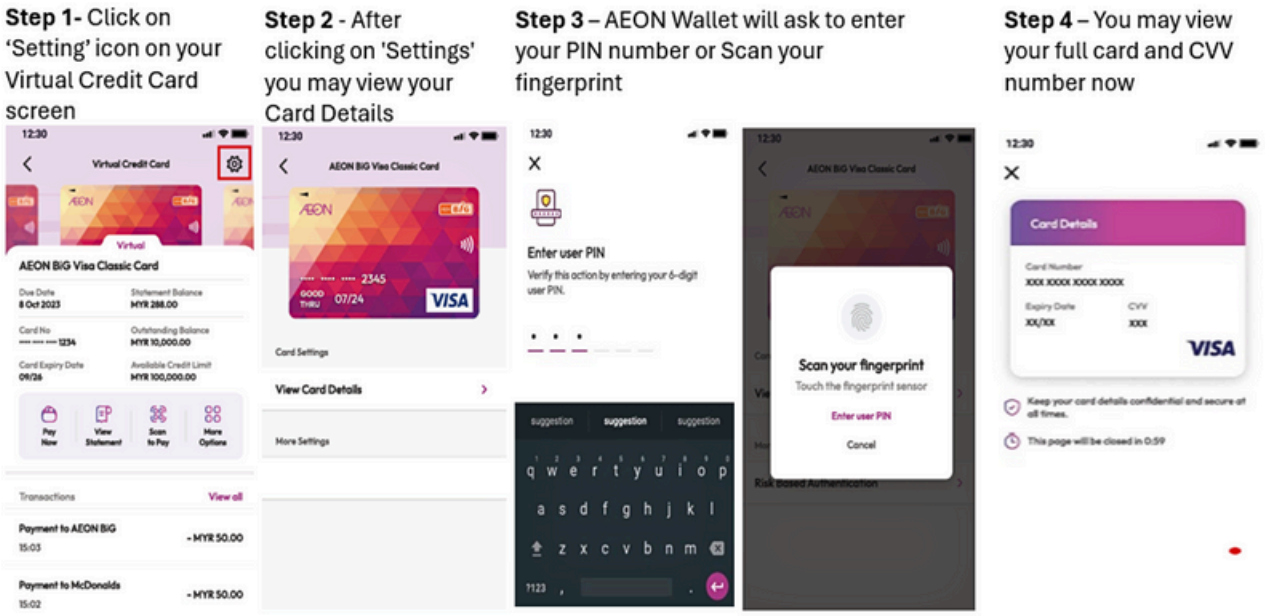
Yes. Transactions made with your Virtual Credit Card will be visible on your credit card statement as well as in your transaction history within AEON Wallet.

Q18. Is there any fees or charges for Virtual Credit Card?

There will be no charges for Annual Fees, Card Replacement Fee and SST for AEON Virtual Credit Card. However, other fees and charges such as retail/cash interest, late payment fees are applied accordingly.

Q19. Can cardholders view their full card number through AEON Wallet and how to view it?

Yes. Cardholders may view their full card number through AEON Wallet.
Kindly follow step to step screen as below:



Q20. Where can I get further information about Virtual Credit Card?

- Visit AEON Credit website at https://myaeoncredit.com.my/.
- Walk into any nearest AEON Credit Branches near you. The listing of the branches is available from our AEON Credit website., you may find our branches from AEON Website.
- Contact our Customer Care Hotline at 03-2719 9999 for further assistance.