



**Apply for Balance Transfer Plan  
Online & Get RM50 Cashback  
TERMS & CONDITIONS**

## TERMS AND CONDITIONS

### Apply for Balance Transfer Plan Online & Get RM50 Cashback (“Campaign”)

#### 1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 01/08/2024 to 30/09/2024, (“**Campaign Period**”).

#### 2.0 ELIGIBILITY:

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, Motorcycle Association Affinity Gold Visa (“**Eligible Cardholders**”).

#### 3.0 CAMPAIGN MECHANICS:

3.1 Eligible Cardholders are required to apply online for any of the following four (4) transfer plans available under the Balance Transfer Programme by AEON Credit: -

Balance Transfer Tenure (Months)	Balance Transfer Interest Rate	Minimum Balance Transfer Amount	Cashback Entitlement
12	3.00% upfront	RM1,000	RM50
18	3.99% per annum		
24	4.50% per annum		
36	5.99% per annum		

3.2 This Campaign is only applicable for Balance Transfer transactions.

3.3 The Eligible Cardholders may apply for more than one Balance Transfer plan, subject to eligibility in accordance with AEON Credit Balance Transfer Terms and Conditions.

3.4 The Balance Transfer payment to other banks will normally be affected within fifteen (15) business days from the approval date of each application.

3.5 Only the Principal Cardholder is entitled to enjoy the redemption of Cashback.

3.6 At the time of awarding the Cashback, the account of the Principal Cardholder must be prompt and in good standing.

3.7 The total Cashback Pool allocated for this Campaign is RM30,000 on a **first-come, first-served basis**.

Balance Transfer Application Period	Total Cash Back Pool	Details
1 August 2024- 31 August 2024	RM15,000	For the first 300 eligible cardholders in month of August 2024
1 Sept 2024- 30 Sept 2024	RM15,000	For the first 300 eligible cardholders in month of September 2024

3.8 The Cashback will be credited directly into the Eligible Cardholders' account during the fulfilment period in October 2024.

3.9 Eligible Cardholders will be entitled to a maximum Cashback amount of RM50, and the Cashback will be reflected in the monthly statement based on 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 ("Terms and Conditions") stated herein.
- 4.2** The Cashback 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 Cashback with any other or similar value at any time without prior notice. The **Campaign** and Cashback 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 Cashback.
- 4.5** AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Cashback upon delivery of the Cashback to **Eligible Cardholders** where such defect, loss or damage to the Cashback 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 Cashback shall be forfeited.
- 4.7** The Cashback may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction 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, they 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 and frequency of fulfilment of Cashback) 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 Cashback in the event the Eligible Cardholders do not comply with any of these Term and Conditions, or have committed fraudulent or wrongful acts in relation to this Campaign/AEON Wallet and/or 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 information for purposes which are necessary or related to participation in the Campaign; and
  - b. consent AEON Credit to disclose their personal information 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 that their photos or video recording to be used for current or future advertising and/or publicity in relation to the Campaign without any claim for neither 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 or all advertising materials. In the event of inconsistency, the latest version of These Terms and Conditions shall supersede any previous Terms and Conditions.
- 4.15 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card and AEON Wallet 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 forbearance 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 then 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 Cashback, the Principal AEON Credit Card account of the **Eligible Cardholders** must be active, prompt and in good standing.
- 4.20 **Eligible Cardholders** acknowledge that there may be a lapse of time between transactions made using the AEON Credit Card and the crediting of the Cashback into his/her account. As such, AEON Credit does not represent and warrant for the Cashback 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. Eligible Cardholders acknowledge that they have read and accepted the AEON Credit Privacy Notice.
- 4.22** The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.