

Terms and Conditions
AEON Credit Service (M) Berhad
AEON Credit-Verse Event

1.0 This **AEON Credit-Verse Event** (“Event”) is organized by AEON Credit Service (M) Berhad (“AEON Credit”). This Event is made available from **4th September 2024 to 8th September 2024** (“Event Period”), both dates inclusive at IOI City Mall, Putrajaya.

2.0 Eligibility Criteria

2.1 This Event is open to the public (“Eligible Participant”) within the Event Period only.

2.2 The following eligibility criteria must be duly fulfilled to be qualified for the participation of the Event:

- 2.2.1 Eligible Participants are required to register at Event webpage of www.myaeoncredit.com.my/acverse to participate in all the games booth.
- 2.2.2 Eligible Participants have the option to take part at the redemption mechanic by registering a profile during the Event.

2.3 The following person(s) is **NOT eligible** to participate in this Event:

- 2.3.1 Employees of AEON Credit, employees of AEON Bank, employees of AEON Insurance Brokers (M) Sdn. Bhd., appointed agencies or vendors of AEON Credit (including its affiliated and related companies and their immediate family members) who are directly related to this Event.

3.0 Event Mechanism, Activities, Gift Listing & Redemption and Leaderboard Contest

3.1 Mechanism:

- 3.1.1 Eligible Participants to experience the AEON Credit-Verse (“activities”) by exploring the financing and products offering by AEON Credit.
- 3.1.2 Eligible Participants will have the chance to earn the credits, or the credits will be deducted from taking part in the activities.
- 3.1.3 Credits earned from the activities will enable Eligible Participants to redeem a gift at redemption booth.

3.2 Activities:

- 3.2.1 There are 5 activities in this Event which featuring the following financing products:
 - 3.2.1.1 Credit Card
 - 3.2.1.2 AEON Wallet
 - 3.2.1.3 Personal Financing
 - 3.2.1.4 Vehicle Financing
 - 3.2.1.5 Insurance
- 3.2.2 Each activity will allow points to be earned or deducted.

3.3 Gift Listing & Redemption:

- 3.3.1 Every Eligible Participant is entitled to redeem one gift (“Gift”) by fulfilling the total points required to redeem a gift within the Event Period.
- 3.3.2 List of Gift & redemption credits:
 - 3.3.2.1 USB LED Light : 15 credits
 - 3.3.2.2 Mug : 25 credits
 - 3.3.2.3 Tumbler : 35 credits
 - 3.3.2.4 Power bank : 45 credits
- 3.3.3 The Gifts availabilities are based on a first come first serve basis, while stocks last.
- 3.3.4 Gift redemptions are available at the redemption booth.

3.4 Leaderboard Contest

- 3.4.1 For every Eligible Participant who registers a profile for the leaderboard contest, the credits earned from the activities will be automatically recorded.
- 3.4.2 The top 10 Eligible Participants who earned the highest points will be featured on the TV panel at the event space during the Event Period.
- 3.4.3 The registered profile can only be used by the Eligible Participant who registered and is not transferrable.
- 3.4.4 The Eligible Participant must complete all 5 activities in every round. Repetitive play is not allowed at a single activity booth without completing all 5 booths,
- 3.4.5 The Eligible Participant who earned the highest credits will be the Grand Prize Winner (“Winner”).
- 3.4.6 Only one Winner throughout the Event.
- 3.4.7 Only one Grand Prize (‘Prize’) will be given to the Winner.
- 3.4.8 The Winner will be contacted via phone for Prize giving. In the event the Winner is not contactable after 3 calls on 8th September 2024, the qualification for the Prize will be forfeited. The Prize will be given to the next qualified winner.
- 3.4.9 Winner will be contacted, and the Prize will be delivered to the Winner within 90 working days after the event ends.

4.0 Grab & Win Cash

- 4.1 Grab & Win Cash is a game which will run during the Event Period at 1pm – 2pm and 7pm – 8pm on the 4th & 5th of September, whereas on the 6th, 7th, and 8th of September, the game will run during Event Period at 1pm – 2pm, 4pm – 5pm, 7pm – 8pm. As table below.

- 4.1.1 Grab & Win Cash game Event Period table:

Date	Operating Hours		
	1pm – 2pm	4pm – 5pm	7pm – 8pm
4 th , 5 th September 2024	Operational	Non-Operational	Operational
6 th , 7 th , 8 th September 2024	Operational	Operational	Operational

- 4.2 The Eligible Participants are required to grab the printed paper to win the cash.
- 4.3 The Eligible Participant with the highest amount of paper grabs during Grab & Win Cash session will be the winner.
- 4.4 Each colored paper represents a cash value (‘Prize’):
 - 4.4.1 Gold Credit Card paper: RM10
 - 4.4.2 Black Platinum Credit Card paper: RM50
 - 4.4.3 Blue Classic Credit card paper: RM5
 - 4.4.4 AEON Credit-verse logo: RM0
 - 4.4.5 The winning Cash will be capped at RM300 for each session daily and will not be carried forward to next session.
- 4.5 All Eligible Participants who are not AEON Member Plus Visa Credit Cardholder (“AMPC”) are required to apply for an AMPC.
- 4.6 If two or more Eligible Participants have the same amount of winning paper grab value. The Eligible Participants will enter the knockout round of another game of Grab & Win Cash. The highest renewed grabbed paper grabs value will be determined as the sole Winner of the session. The process is repeated in the scenario if there’s two or more Eligible Participants with the same paper grab value during the knockout round.
- 4.7 The winning Cash will be credited into the winner’s AMPC within 30 working days after the Event ends.

5.0 Financing Sign Up & Gift

5.1 AEON Member Plus Visa Card (“APMC”)

- 5.1.1 Apply for APMC during the Event Period and get a pillow for free.
- 5.1.2 Only eligible for NEW applicants.
- 5.1.3 A total of 2,000 units of pillows are allocated for this Event.
- 5.1.4 Sign Up gift is based on a first come first serve basis, while stocks last.

5.2 Application of Personal Financing

- 5.2.1 Application is submitted during the Event Period.
- 5.2.2 A gift will be given upon completion of document submission.
- 5.2.3 Each eligible applicant will be rewarded with an RM20 AEON voucher.
- 5.2.4 A total of 50 pcs of RM20 AEON vouchers are allocated for this Event.
- 5.2.5 Sign Up gift is based on a first come first serve basis, while stocks last.

5.3 Application of new Credit Card

- 5.3.1 New card applications are submitted during the Event Period.
- 5.3.2 Existing credit cardholders who apply for new Credit Card are not eligible for this mechanic.
- 5.3.3 Eligible applicants will be rewarded with a Sign-Up gift upon completion of the application.
- 5.3.4 Sign Up gift mechanics as per below:
 - 5.3.4.1 AEON vouchers (RM10) & Christy Ng Tote Bag
 - Gold / Platinum: 2 x RM10 AEON Vouchers
 - Classic: RM10 AEON Voucher
 - Platinum: First 25 customers to apply will receive Christy Ng Tote Bag.
 - Sign Up gift is based on a first come first serve basis, while stocks last.

5.4 Spend with Credit Card

- 5.4.1 Spend with AEON Credit Card during the Event Period at the outlets at the IOI City Mall, Putrajaya.
- 5.4.2 Eligible Participants will be rewarded with a Sign-Up gift upon spending RM150 in a single receipt in any outlets in IOI City Mall, Putrajaya.
- 5.4.3 Sign Up gift mechanics as per below:
 - 5.4.3.1 AEON Vouchers (RM10)
 - Sign Up gift is based on a first come first serve basis, while stocks last.

6.0 Popcorn

6.1 Popcorn is served to the Eligible Participants daily for free with the requirements of following one of the social media pages of AEON Credit:

- 6.1.1 Facebook <https://www.facebook.com/aeoncreditmy>
- 6.1.2 Instagram <https://www.instagram.com/aeoncreditmy/>
- 6.1.3 TikTok <https://www.tiktok.com/@aeoncreditmy>
- 6.1.4 YouTube <https://www.youtube.com/@aeoncreditmy>

6.2 The verification is required by showing proof of complying with the above-mentioned to the event crew.

7.0 Other Terms & Conditions

1. By participating in this Event, the Eligible Participants are deemed to have read, understood, and agreed to be bound by all the Terms and Conditions (“Terms and Conditions”) stated herein.
2. The Gift and/or Prize 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).
3. AEON Credit reserves the right to substitute this Event, Gift and/or Prize with any other or similar value at any time without prior notice. The Event, Gift and/or Prize are provided on an “as is” basis.
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 Gift and/or Prize.
5. AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Gift and/or Prize upon delivery of the Gift and/or Prize to Eligible Participants where such defect, loss or damage to the Gift and/or Prize is not due to the fault and/or negligence of AEON Credit.
6. During the verification process, the Eligible Participant’s NRIC number must be identical to the original NRIC submitted during the application. Should the Eligible Participant’s NRIC number be different from the registered NRIC number with AEON Credit, the said Eligible Participant shall be immediately disqualified and their Gift and/or Prize shall be forfeited.
7. The Gift and/or Prize may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Participant(s) under this Event is refunded, void, cancelled and/or fraudulent.
8. AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Event earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Event Period or date and frequency of fulfilment of Gift and/or Prize) at its absolute discretion without prior notice and any reason(s) to Eligible Participants. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Participants to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of the act of cancellation, termination or suspension.
9. AEON Credit reserves the right to disqualify the Eligible Participants from receiving the Gift and/or Prize in the event that they do not comply with any of these Terms and Conditions or has committed fraudulent or wrongful acts in relation to this Event/AEON Wallet and/or any transactions made thereof.
10. 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 Event be liable to any person participating in this Event 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 Event.
11. The Eligible Participants 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 Participants 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 Participants have not complied with this provision then AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Participant's participation without prejudice to any remedy available to it.

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 Event so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
13. By participating in this Event, it is deemed that all Eligible Participants:
 - a) Consent AEON Credit to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to the participation in the Event; 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 Event and shall be used only in relation to and for purposes of the Event; and
 - c) Consent that their photos or video recording to be used for current or future advertising and/or publicity in relation to the Event without any claim for neither payment nor compensation.
14. Please visit <https://www.myaeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice. Eligible Participants acknowledge that they have read and accepted the AEON Credit Privacy Notice.
15. The Terms and Conditions may be amended from time to time and shall prevail over any provisions or representations contained in any other or advertising materials. In the event of inconsistency, the latest version of these Terms and Conditions shall supersede any previous Terms and Conditions.
16. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
17. AEON Credit's decision on all matters relating to this Event will be final and binding on all Eligible Participants. 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.
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 Participants being excluded or omitted from participation in the Event or from the fulfilment process.
19. The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card, AEON Member Plus Visa Card, AEON Wallet and/or any other Terms and Conditions of financing products and/or participating business partner ('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.