



**Credit Card – Usage & Portfolio
Campaign
TERMS & CONDITIONS**

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Bill Payments with AEON Mastercard Credit Cards (“Campaign”)

1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 1 September 2024 to 31 October 2024 (“**Campaign Period**”).

2.0 ELIGIBILITY:

- a. This Campaign is exclusively open to all Principal Cardholders of AEON Mastercard Credit Card Only: AEON Platinum Mastercard, AEON Gold Mastercard, AEON Classic Mastercard and AEON Executive Business Card (“**Eligible Cardholders**”).

3.0 CAMPAIGN MECHANICS:

- 3.0 Eligible Cardholders are required to perform bill payment by spending a minimum cumulative of RM300 at selected merchant category codes (MCC) (“**Eligible Transaction**”) as shown in Table 1 using AEON Mastercard to enjoy RM35 cashback (“**Cashback**”) per Cardholder per month during the Campaign Period.
- 3.1 For this Campaign, tracking of the Eligible Transaction will be based on transaction records captured by AEON Credit’s system as per Table 1 below:

Category	MCC Code
Telco Bill	4812, 4814
Utility Bill	4900
Subscription Merchants	5968
Cable TV	4899
e-Wallet (Touch n Go, Grab, Boost, Lazada Top up, Shopee Pay & AEON Wallet)	6540 & 4784

Table 1

- 3.2 Eligible Cardholders are required to spend a cumulative minimum of RM300 at a selected Merchant Category Code (MCC) as per Table 1 above using AEON Mastercard Credit Card to enjoy RM35 Cashback per month during the Campaign Period.

Transaction Date	Minimum Spends (Cumulative)	Capping	Total Cashback
1 September 2024 – 31 October 2024	RM300 (Spend at a selected MCC Code)	1,000 Eligible Cardholders Per month, capping 2,000 Eligible Cardholders during campaign period.	RM35

- 3.3 The Cashback is valid for the first 1,000 Eligible Cardholders every month based on a first-come, first-served basis until 31 October 2024.
- 3.4 The total Cashback pool allocated for this Campaign is RM70,000 with a total cap of 2,000 Eligible

Cardholders. The Eligible Cardholders will be entitled to a maximum Cashback amount of RM35 per cardholder.

- 3.5 The Campaign is only applicable to Principal Cardholders of AEON Mastercard Credit Card and is not applicable to supplementary cardholders.
- 3.6 This Campaign is not applicable for disputed transactions, 0% Instalment Payment Plans, Flexi Payment Plans, Cash Advances, Balance Transfers, late payment charges, reversals and other fees & charges.
- 3.7 At the time of awarding the Cashback, the account of the Principal Cardholders must be active, prompt and in good standing.
- 3.8 The total Cashback pool and fulfillment month are as per below:

Month	Period	Capping Cashback	Cashback Pool Amount (RM)	Fulfilment Date
1	1 September 2024 – 30 September 2024	1,000 Eligible Cardholders	RM35,000	December 2024
2	1 October 2024 – 31 October 2024	1,000 Eligible Cardholders	RM35,000	
Total Cashback Pool (RM)			RM70,000	

4.0 GENERAL TERMS AND CONDITIONS:

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.
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).
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. 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.
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.
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.
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 Cardholder(s) under this Campaign is refunded, void, cancelled and/or fraudulent.

8. 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.
9. AEON Credit reserves the right to disqualify the Eligible Cardholders from receiving the Cashback in the event they do not comply with any of these Terms and Conditions or have committed fraudulent or wrongful acts in relation to this Campaign 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 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.
11. 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, AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Cardholder'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 Campaign so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
13. By participating in this Campaign, it is deemed that all 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 the 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.
14. 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.
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 all 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 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.
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.
19. 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.
20. AEON Credit shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by 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.
21. 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.