



**AEON CREDIT SERVICE**

**Spend, Reward, Repeat!**  
**Get Monthly Cashback!**  
**TERMS & CONDITIONS**

**AEON Credit Service (M) Bhd** 199601040414 (412767-V)

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## TERMS AND CONDITIONS

### Spend, Reward, Repeat! Get Monthly Cashback! ("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 30 November 2024 ("Campaign Period").

#### 2.0 ELIGIBILITY:

This Campaign is open only to AEON Member Plus Visa Card ("AMP") or AEON Privilege Card for Hawkers & Petty Traders ("PC") cardholders who received SMS invitation from AEON Credit ("Eligible Customer").

#### 3.0 CAMPAIGN MECHANICS:

3.1 Eligible Customer is required to make cumulative monthly spending, as set out below, using AMP or PC Visa Card during the Campaign Period to qualify for monthly cashback ("Cashback"):

Campaign Month	Spending Period	Cumulative Monthly Spending	Monthly Cashback
1	1 - 30 Sep 2024	RM300	RM20
2	1 - 31 Oct 2024	RM300	RM20
3	1 - 30 Nov 2024	RM300	RM20

3.2 Eligible Customer who meets the spend threshold (refer to Cumulative Monthly Spending stated in 3.1) for all three (3) Campaign Months will receive an **bonus cashback of RM40**.

3.3 Each Eligible Customer is entitled to receive one (1) Monthly Cashback per Campaign Month and one (1) bonus cashback throughout the Campaign Period.

3.4 The Cashback allocation throughout the Campaign Period is set out per table below on a first-come, first-served basis.

Campaign Month	Spending Period	Cashback Allocation
1	1 - 30 Sep 2024	RM80,000
2	1 - 31 Oct 2024	
3	1 - 30 Nov 2024	
Bonus Cashback		RM30,000

3.5 For the avoidance of doubt, transactions such as annual fees, P2P transfers, top up to AMP and PC, purchases of AEON vouchers, personal financing disbursements, cash withdrawals, disputed transactions, reversals and any fees and charges will not be accepted as qualifying spending for this Campaign.

3.6 The Cashback will be credited into the Eligible Customer's account within sixty (60) days after the end of each Campaign Month.

#### 4.0 OTHER TERMS AND CONDITIONS:

4.1 By participating in this Campaign, the Eligible Customers 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 Customers 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 Customer's NRIC number must be identical to the original NRIC submitted during the application. Should the Eligible Customer's NRIC number be different from the registered NRIC number with AEON Credit, the said Eligible Customer 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 Customer(s) under this Campaign is refunded, void, cancelled and/or fraudulent.
- 4.8 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 Customers. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Customers to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of the act of cancellation, termination or suspension.
- 4.9 AEON Credit reserves the right to disqualify the Eligible Customers 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/AEON Wallet and/or any transactions made thereof.
- 4.10 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.
- 4.11 The Eligible Customers shall not promise, offer, commit, give or accept any form of gratification or consideration of any kind as an inducement or for doing or forbearing to do any act to obtain any form of benefit from AEON Credit. The Eligible Customers 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 Customers have not complied with this provision, AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Customer's participation without prejudice to any remedy available to it.
- 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 so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.

- 4.13 By participating in this Campaign, it is deemed that all Eligible Customers:
- a. Consent AEON Credit to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to their 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 recordings 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 Please visit <https://www.myaeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice. Eligible Customers acknowledge that they have read and accepted the AEON Credit Privacy Notice.
- 4.15 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.
- 4.16 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
- 4.17 AEON Credit's decision on all matters relating to this Campaign will be final and binding on all Eligible Customers. 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.
- 4.18 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 Customers being excluded or omitted from participation in the Campaign or from the fulfilment process.
- 4.19 At the time of awarding the AEON Point, the AMP or AP account of the Eligible Customers must be active, prompt and in good standing.
- 4.20 Eligible Customers acknowledge that there may be a lapse of time between transactions made using the AMP 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 Customer's account.
- 4.21 AEON Credit shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by VISA International Incorporated, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Customers/ being omitted from the fulfilment process.
- 4.22 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Member Plus Visa Card, Privilege Card for Hawker & Petty Trader 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.