



AEON CREDIT SERVICE

Credit Card –Acquisition Campaign TERMS & CONDITIONS

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TERMS AND CONDITIONS AEON VISACARD WEB ACQUISITION (“Campaign”)

1.0 **Campaign Period:**

1.1 This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 01 November 2024 to 31 December 2024 (“**Campaign Period**”).

2.0 **Eligibility:**

2.1 This Campaign is open to new principal cardholders of AEON Credit who have applied for the following AEON Visa Credit Card and the application was approved during the Campaign Period:-

- a. AEON Platinum Visa Card
- b. AEON Gold Visa Card
- c. AEON Classic Visa Card
- d. AEON Big Visa Classic Card
- e. AEON Big Visa Gold Card

hereinafter referred to as (“**Eligible Cardholders**”).

2.2 Eligible Cardholders must submit their application via the AEON Credit website or AEON Wallet.

2.3 The following cardholders are **NOT** eligible to participate in this Campaign:

- a. any principal AEON Credit cardholder who has cancelled his/her AEON Credit Card within the last twelve (12) months before the date of approval of his/her principal AEON Credit Card under this Campaign during the Campaign Period;
- b. existing principal AEON Credit cardholders;
- c. permanent and/or contract employees of AEON Credit;
- d. application via Compare Hero and/or Ringgit Plus platform;
- e. virtual AEON Credit cardholder.

3.0 **Qualifying Conditions:**

3.1 During the Campaign Period, Eligible Cardholders must submit the completed application form along with the required supporting documents via the AEON Credit website or AEON Wallet

3.2 The application must be approved within the Campaign Period.

4.0 Campaign Mechanics:

4.1 The Eligible Cardholders are required to comply with the steps as stated in the table below to earn the cashback under this Campaign (“Cashback”):-

CASHBACK	Step 1	Step 2
<p><u>First 50 customers</u> <u>(Generic Campaign)</u></p> <p>RM500 Cashback</p>	<p style="text-align: center;"><u>APPLY</u></p> <p>AEON Visa Credit Card from 01 November 2024 to 31 December 2024.</p>	<p>Be the first 50 customers to apply and spend a minimum cumulative retail spending of RM500 within sixty (60) days from AEON Credit’s approval date of their preferred AEON Visa Credit Card.</p>
<p><u>Top 20 Spenders</u> <u>(Ladder Up Campaign)</u></p> <p>RM2,000 Cashback</p>		<p>Top 20 spenders to apply and spend a minimum cumulative retail spending of RM2,000 within sixty (60) days from AEON Credit’s approval date of their preferred AEON Visa Credit Card.</p>

- 4.2 To be eligible for the Generic Campaign, Eligible Cardholders are required to be amongst the first 50 customers monthly to apply and spend a minimum cumulative retail spending of RM500 within sixty (60) days from AEON Credit’s approval date of their preferred AEON Visa Credit Card.
- 4.3 To be eligible for the Ladder Up Campaign, Eligible Cardholders are required to be the top twenty (20) spenders monthly to apply and spend a minimum cumulative retail spending of RM2,000 within sixty (60) days from AEON Credit’s approval date of their preferred AEON Visa Credit Card.
- 4.4 The total cashback pool allocated for this Campaign is RM130,000 and will be awarded on a first come, first served basis.
- 4.5 For the purpose of these terms and conditions, Retail Spend means the purchase of any goods or services using the AEON Visa Credit Card except for any transactions of Cash Advance, Flexi Payment Plan, Instalment Payment Plan, disputed transaction, fraudulent or reversal retail transaction and other fees and charges such as annual fee, late payment charges, finance charge and service tax.
- 4.6 Retail Spend made by supplementary cardholder will be aggregated under principal cardholder’s account and only the principal cardholder (who is an Eligible Cardholder) will be entitled to receive the Cashback.

5.0 Campaign Cashback and Fulfillment

- 5.1 Participation in the Campaign will be monitored based on Eligible Cardholder’s transactions in AEON Credit’s system and Eligible Cardholders will be entitled to the Cashback upon fulfillment of the Campaign Mechanics as stated in Section 4 above.
- 5.2 The Cashback will be credited to the Eligible Cardholder’s Credit Card account within the timeline as stated in the table below:

Credit Card Approved Date	Month Spend (Activate & Spend within 60 days from approved date)	Cashback Fulfillment Period
01 November 2024 – 30 November 2024	01 November 2024 – 29 January 2025	May 2025
01 December 2024 – 31 December 2024	01 December 2024 – 01 March 2025	

- 5.3 Each Eligible Cardholder is entitled for one (1) Cashback type of only.

6.0 General Terms & 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 the Eligible Cardholders 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.
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 then 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;
 - 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 promotional 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 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. 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.
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.
21. 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 fulfillment process.
22. The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card, AEON Wallet and/or any other Terms and Conditions of 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.