

**Terms and Conditions**  
**AEON Credit Service (M) Berhad**  
**(COMPANY NO: 199601040414 (412767-V))**  
**AEON Express Card Member Pre-Approval Program 2024 – Nov’24-Jan’25 (“Promotion”)**

**1.0 PROMOTION PERIOD**

1.1 This AEON Express Card Member Pre-Approval Program 2024 is organized by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 1 November 2024, 12.00am to 29 January 2025, 11.59pm, both dates and time inclusive (“**Promotion Period**”).

**2.0 ELIGIBILITY**

2.1 This Promotion is open to selected **AEON Express Card Members ONLY (“Eligible Customers”)** to apply for “**AEON Credit’s Objective Financing/ General Easy Payment (OF) Scheme**” (“**Scheme**”) for the purchase of any product(s) from Senheng Electric (KL) Sdn Bhd (Senheng/senQ/Senheng Mobile) (“**Senheng**”) during the Promotion Period.

**3.0 QUALIFYING CONDITIONS**

- 3.1 To be eligible for this Promotion, Eligible Customers must receive a Short Message Service (“SMS”) notification from AEON Credit of a pre-approved Scheme limit.
- 3.2 Eligible Customers are required to apply for the Scheme to participate in this Promotion at Senheng outlets within the date specified in the SMS.
- 3.3 Eligible Customer’s application for the Scheme shall be processed, verified and approved by AEON Credit within the Promotion Period and thereafter the Eligible Customer will be referred to as “**Successful Participant**”.

**4.0 PROMOTION MECHANICS**

- 4.1 Special Interest package for this Promotion (**‘Interest Package’**):
  - 4.1.1 Successful Participant is entitled for Special Interest Package.
  - 4.1.2 Combinations of products are allowed under this Promotion.

Promotion	Tenure (Month)	Promotion Interest Rate
Package	6 – 36 months	0.99% (applicable to all products)

**5.0 GENERAL TERMS & CONDITIONS**

- 5.1 By participating in this Promotion, 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.
- 5.2 The Interest Package 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).
- 5.3 AEON Credit reserves the right to substitute this Promotion and Interest Package with any other or similar value at any time without prior notice. The Promotion and Interest Package are provided on an “as is” basis.

- 5.4 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 Interest Package.
- 5.5 AEON Credit shall not be liable for or obliged to recognise or replace any defective, lost, mistakenly transferred damaged or stolen Interest Package upon delivery of the Interest Package to Eligible Customers where such defect, loss or damage to the Interest Package is not due to the fault and/or negligence of AEON Credit.
- 5.6 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 Interest Package shall be forfeited.
- 5.7 The Interest Package 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 Promotion is refunded, void, cancelled and/or fraudulent.
- 5.8 AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Promotion earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Promotion Period or date and frequency of fulfilment of Interest Package) 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.
- 5.9 AEON Credit reserves the right to disqualify the Eligible Customers from receiving the Interest Package in the event the Eligible Customers does not comply with any of these Terms and Conditions or has committed fraudulent or wrongful acts in relation to this Promotion and/or any transactions made thereof.
- 5.10 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 Promotion) be liable to any person participating in this Promotion 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 Promotion.
- 5.11 The Eligible Customers shall not promise, offer, commit, give or accept any form of gratification or consideration of any kind as an inducement or reward for doing or forbearance 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 then AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Customer's participation without prejudice to any remedy available to it.
- 5.12 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 Promotion so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
- 5.13 By participating in this Promotion, 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 the participation in the Promotion;
  - 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 Promotion and shall be used only in relation to and for purposes of the Promotion; and
  - c) consent that their photos or video recording to be used for current or future advertising and/or publicity in relation to the Promotion without any claim for neither payment nor compensation.
- 5.14 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.
- 5.15 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.
- 5.16 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
- 5.17 AEON Credit's decision on all matters relating to this Promotion 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, it will be subject to the sole discretion of AEON Credit.
- 5.18 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 Promotion or from the fulfilment process.
- 5.19 Participation in this Promotion does not entitle the Eligible Customers to automatic approval of the financing amount and tenure upon application. The approval is subject to AEON Credit's credit evaluation process.
- 5.20 The standard interest rate, penalty, early settlement rebate and other charges applies to all Consumer Durable Easy Payment Products as documented in the Product Disclosure Sheet.
- 5.21 At the time of awarding the Interest Package, the account of AEON Express Card of the Eligible Customers must be active, prompt and in good standing.
- 5.22 The Terms and Conditions herein shall apply to and be read together with the provisions in 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 Promotion.