



AEON Credit Service (M) Berhad

Company No: 199601040414 (412767-V)

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Tel: 603-2772 9000 (Corporate Line)
603-2719 9999 (Customer Care)

AEON Wallet Product Disclosure Sheet

Please read this Product Disclosure Sheet and terms and conditions carefully. Ensure you understand all the terms and conditions before you decide to sign up for AEON Credit Service (M) Berhad's AEON Wallet Application ("AEON Wallet").

Please seek clarification from AEON Credit Service (M) Berhad ("AEON Credit") if you do not understand any part of this document or the general and specific terms and conditions.

1. What is this product about?

- The AEON Wallet is an electronic wallet (e-wallet) that holds electronic money (e-money). This service is offered by AEON Credit via a mobile application.

2. What are the features of the AEON Wallet?

- The AEON Wallet offers many attractive features that make your life more convenient:
 - i. QR scan and pay at AEON Retail Stores.
 - ii. To earn AEON Point when you shop at AEON Retail Stores:
 - a) Earn 1 AEON Point for every RM1.00 spent at AEON Co., AEON BiG Hypermarkets, AEON MaxValu Prime, AEON Wellness, and Daiso by AEON when the AEON Wallet member ID is used solely for member recognition.
 - b) Earn 2 AEON Points for every RM1.00 spent at AEON Co., AEON BiG Hypermarkets, AEON MaxValu Prime, AEON Wellness, and Daiso by AEON when the AEON Wallet is used: (i) for member recognition, and (ii) for payment (excluding payments for selected goods and services as outlined in the General Terms and Conditions).
 - c) AEON Points are valid for up to three (3) years from the year they are accumulated.
 - d) AEON Points accumulate in denominations of 200 AEON Points, which is equivalent to RM1.00.
 - iii. Transfer money to other AEON Wallet users.
 - iv. To perform E-Donation.
 - v. Apply for other AEON Credit products online.

3. What are the requirements to apply for AEON Wallet?

- User must be 18 years old and above, a Malaysian citizen, a permanent resident or a foreigner legitimately residing or gainfully employed in Malaysia with a valid with a valid working visa and mailing address. .
- To provide personal identification documents and any other documents that may be required by AEON Credit from time to time.

4. What are the types of Wallet sizes offered by AEON Wallet?

- The AEON Wallet offers two types of Wallet sizes:
 - i. Once you download and register an account, the default Wallet size is RM200 (Basic Account).
 - ii. After you have successfully completed the Account Verification (eKYC) process, you will be granted a higher Wallet size of RM10,000 (Premium Account).
 - iii. You may also refer to the table below for a better overview of the AEON Wallet sizes and its features:

Wallet Account Type	Basic	Premium
Wallet Size	RM200.00	RM10,000.00
Peer to Peer Transfer Function - Money In	Not Allowed	Allowed
Peer to Peer Transfer Function - Money Out	Not Allowed	Allowed
AEON Point Earning	Allowed	Allowed
AEON Point Redemption	Not Allowed	Not Allowed
Identity Verification (e-KYC)	Not required	Required
Wallet Statement	Yes	Yes
Minimum Reload Amount	RM10.00	RM10.00
Physical Card Issuance	Not issued	Not issued

5. What are the fees and charges I have to pay?

- Fees charged by AEON Wallet to our users:

Description	Fee Charged by AEON Wallet
Joining Fee (Download & Register)	RM0.00
Annual Fee	RM0.00
Account Service Fee	RM0.00
QR Code Payments	RM0.00
Fund Transfer	RM0.00
Online Payments	RM0.00
Overseas Transaction Conversion Fee	1%
E-Statement	RM0.00
Physical Statement Request Fee	RM5 per statement and request is only for last 3 months.
Sales Draft Retrieval Fee	RM15 per copy and request is only for transactions that occurred in the past 3 months

6. What are my obligations?

- You can download the AEON Wallet from the Google Play Store, Huawei App Gallery or Apple App Store to your Device, and thereafter register the AEON Wallet with AEON Credit through the application.
- The mobile device used must meet the minimum operating system requirements in order to download and use the AEON Wallet.
- The AEON Wallet account has a PIN (Personal Identification Number) enabled. You must create a 6-digit PIN in the AEON Wallet and must use this PIN when making a QR code transaction at AEON Retail Stores.

- Protect your 6-digit PIN. You must exercise all reasonable precautions to prevent the loss and theft of your mobile phone or disclosure of the PIN to any unauthorized person. You agree to register for the AEON Wallet and provide true, accurate, current and complete information as prompted by AEON Wallet's registration form ("Registration Data"). If you provide any information that is untrue, inaccurate, not current or incomplete, or if AEON Credit has reasonable grounds to believe that any information is untrue, inaccurate, not current or incomplete, AEON Credit has the right to suspend or terminate your access to AEON Wallet and refuse all current or future use of AEON Wallet (or any part thereof) without any liability.
- You shall ensure the compatibility of your Device with AEON Wallet. If changes and upgrades are introduced to AEON Wallet, you shall be responsible for ensuring the continued compatibility of your Device and you shall have no claim whatsoever against AEON Credit arising therefrom.
- You shall be responsible for any Device, software and mobile network/ data services necessary to use AEON Wallet and for ensuring accuracy of information or transaction data submitted or confirmed by you using the AEON Wallet.
- You shall not install the Application on a jail-broken or rooted Device. Unauthorized modifications to any device(s) operating systems ("jail-breaking or rooting") bypass security features and can cause numerous issues to the hacked devices; thus, such device(s) are vulnerable to fraudulent attacks and may expose your Account(s) registered under AEON Wallet being used by unauthorized persons, whether remotely performed or otherwise.
- You shall be solely responsible for all fees and charges related to access and connection to the AEON Wallet including but not limited to phone/ telecommunication usage, mobile data usage charges and any other charges imposed by any Network/ Wi-Fi Service Provider.
- Your AEON Wallet cannot be transferred, and you must be the individual holding the NRIC or passport number registered with AEON Credit.
- You are responsible for maintaining the confidentiality of the Password or PIN for the Application, and you shall be fully responsible for all activities/ transactions made with your Password or PIN or Account. AEON Credit will not be liable for any loss or damage arising from your failure to take reasonable steps to maintain the confidentiality of your Account or PIN, your failure to exit from the Application immediately upon ceasing to use the Application for any transaction or enquiry, or your negligence in safeguarding/ securing device against loss or theft.
- You must not use the AEON Wallet account to purchase illegal goods or services or to use it for any unlawful and/or fraudulent activities.
- You must check your AEON Wallet statement from time to time to ensure that transactions performed are correct.
- AEON Credit may at any time vary, revise, change, amend, withdraw, substitute or remove any of the terms and conditions governing the use of the AEON Wallet. Any such amendment shall be effective twenty-one (21) days after the revised terms have been posted on the AEON Credit Consumer Website – www.myaeoncredit.com.my

7. What if I fail to fulfil my obligations?

Disclosure of personal information such as PIN, credit card number and so forth to an unauthorized person may lead to an unauthorized use of the AEON Wallet and monetary loss to the user, of which AEON Credit shall not be held liable nor accountable for to the user.

- It is your responsibility to take steps to protect your AEON Wallet and PIN (including not disclosing your PIN to anyone, or your AEON Wallet details to any unauthorized person).

- Liability for unauthorized transactions: You shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, due to your actions, inactions, instructions, negligence and/or default, effected with the AEON Wallet.
- In addition to the events of default by you, as the account owner of the AEON Wallet, we may at our discretion, block or terminate your AEON Wallet account if we detect or are notified, requested or upon investigation by us, PDRM or Law Enforcement Agencies or other regulatory authorities any unusual, irregular, suspicious, fraudulent, or unauthorized activity on your AEON Wallet account; or suspect misuse of your AEON Wallet; or there is a contravention; non-adherence or breach by you to any of the provisions of the terms and conditions of AEON Wallet.

8. What are the major risks?

- When using the AEON Wallet, do not share your 6-digit PIN, security question and answers with others. You will need to beware be cautious and avoid using an unsecured public network. There is also the risk of account takeover due to a lost or stolen mobile phone. You are advised to always keep your AEON Wallet up to date with the latest app version to minimise exposure to cyber risks.

9. Who is liable for unauthorized transactions due to loss or theft?

- You must:
 - a) keep the PIN and any other login or access information on your Device secret and confidential at all times;
 - b) safeguard and always secure the device to prevent fraudulent use of or unauthorized access to AEON Wallet; and
 - c) take all reasonable steps to lock/disable the use of AEON Wallet immediately upon being aware of unauthorized usage, loss or theft of device.
- As a safety precaution, we recommend you do the following if you lose your mobile phone that has AEON Wallet:
 - a) Use another smartphone to log out of your AEON Wallet account, OR
 - b) Contact our Customer Care Centre at +603 2719 9999 to immediately block/ cancel your AEON Wallet account. This is to protect your balance in your AEON Wallet account.
- In the event of any loss, theft or disclosure of the PIN/password or device, you are responsible for all transactions made by anyone using the AEON Wallet until AEON Credit is notified to lock/disable the AEON Wallet. You will be bound by the existing terms and conditions of your physical cards issued by AEON Credit, including your liability for unauthorized transactions.
- In the event you change your device, the AEON Wallet access on the old device needed One Time Password (OTP) as a step of verification.

10. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any changes to your contact details to ensure that all communications reach you in a timely manner. Please contact our Customer Care Centre at +603-2719 9999 to update your contact details or visit us at any AEON Credit branches nationwide.

11. Can I terminate my AEON Wallet account?

- Yes, you may terminate your AEON Wallet account by contacting our Customer Care Centre at +603 2719 9999 between 8am to 6pm daily. We will be ready to assist with your needs.

- Upon your decision to terminate your account, your Wallet Account will be removed from the AEON Wallet application.
- Upon termination of your AEON Wallet account, the balance of funds in the AEON Wallet account shall be refunded to you within fourteen (14) days from the date of termination except for the complex refund cases.
- For complex refund cases that cannot be completed within fourteen (14) days which require investigation such as dispute, claims, retrieval of documents/evidence to support the refund request, AEON Credit shall communicate the reason for such delays to customers in a timely manner and complete the cases within thirty (30) days.
- Current AEON points collected, remaining available wallet balance and/or active financial products (if available) shall not be impacted by the deletion of Wallet account.
- If you have active AEON Member Plus Visa card or any AEON Cards, you can still use the physical card to perform transactions.
- Upon successful account termination, you are allowed to register again to reactivate your Wallet Account.

12. Suspension or Termination of AEON Wallet.

- AEON Credit reserves the right to suspend or terminate usage of the AEON Wallet application for any reason at our sole and absolute discretion.

13. Where can I get further information?

- If you have any enquiries, please contact us at:
AEON Credit Service (M) Berhad
Website: www.myaeoncredit.com.my
Customer Care Centre: +603-2719 9999
Fax: +603-7863 7898
E-mail: customer.service@aeoncredit.com.my
Address: AEON Credit Service (M) Berhad, Level 18, UOA Corporate Tower, Avenue 10, The Vertical Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur

Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. For enquiry, please call 03-2616 7766.

- Please discuss further with AEON Credit's staff, representatives, or agents if there are any terms that you do not understand prior to accepting the terms and conditions which apply to the AEON Wallet and/or using the AEON Wallet. You are also required to acknowledge that the key contract terms affecting your obligations have been adequately explained to you.
- The information provided in this Product Disclosure Sheet is effective as of December 2024. In the event where there is discrepancy between the English and Bahasa Melayu version, the English version will prevail.