

**Terms and Conditions**  
**AEON Credit Service (M) Berhad**  
**366 Riang Ria (Raya) Campaign**

1.0 This **366 Riang Ria (Raya) Campaign** (“Campaign”) is organized by AEON Credit Service (M) Berhad (“AEON Credit”). This Campaign is made available from **10 March 2024** to **30 June 2024** (“Campaign Period”), both dates inclusive.

**2.0 Eligibility Criteria**

2.1 This Campaign is open to **new** and **existing customers** of AEON Credit who apply & spend within the Campaign Period only.

2.2 The following eligibility criteria must be duly fulfilled to be qualified for the participation of the Campaign:

2.2.1 Application of Financing (Personal Financing, Product Financing, Motorcycle Financing, Auto Financing)

- Application is submitted between **10 March 2024** and **30 June 2024**.
- Acceptance of Sales & Purchase Agreement and reflected in AEON Credit database **by/not later than 31 July 2024**.
- A minimum financing amount of RM1,000 is required.
- Application must be approved and turn to sales count.
- Account must not be delinquent during the winner selection period (not under D1 & above status).

2.2.2 Application of new Credit Card

- New card application is submitted between **10 March 2024** and **30 June 2024**.
- Card activation **by/not later than 31 July 2024**.
- Existing credit cardholders who apply for new Credit Card is not eligible.

2.2.3 Spend with Credit Card, AEON Member Plus Visa Card, AEON Privilege Card for Hawkers & Petty Traders, AEON Wallet

- Spend between **10 March 2024** and **30 June 2024**.
- A minimum of RM100 per transaction is required.

2.3 The following person(s) is **NOT eligible** to participate in this Campaign:

- (a) Employees of AEON Credit, employees of AEON Bank, employees of AEON Insurance Brokers (M) Sdn. Bhd, appointed agencies or vendors of AEON Credit (including its affiliated and related companies and their immediate family members) who are directly related to this Campaign.
- (b) Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, service or accommodation granted by AEON Credit.

**3.0 Campaign Mechanism, Prize List and Fulfillment**

**3.1 Mechanism:**

- (a) Customers who are existing or new applicants of any AEON Credit financing (credit facilities) are eligible to be enrolled in the Campaign’s winner selection (lucky draw) by AEON Credit.
- (b) Earn qualifying entries for the Grand, Monthly, Weekly and Daily Prizes (“Prizes”).

		<b>New Customers</b>	<b>Existing Customers</b>
<b>(a) Sign Up</b>	Apply for AEON Credit Products <i>(AEON Credit Card, Personal Financing, Motorcycle Financing, Auto Financing &amp; Product Financing)</i>	5 Entries	3 Entries

<b>(b) Spend / Drawdown</b>	Every RM100 in a single receipt <i>(for AEON Credit Card, AEON Member Plus Visa Card, AEON Privilege Card for Hawkers &amp; Petty Traders, AEON Wallet)</i>	<b>AEON Stores</b> 2 Entries  <b>Other merchants</b> 1 Entry
	Every RM1,000 (for Financing Application)	<b>AEON Stores</b> 2 Entries  <b>Other merchants</b> 1 Entry

**Table 1**

- New customers must fulfil item (a) and (b).
- Existing AEON Cardholders can start participating upon fulfillment of item (b).
- The total entries for Financing products capped at 50 entries.
- List of AEON Credit Products are:
  - Personal Financing
  - Objective Financing
  - Motorcycle Financing
  - Auto Financing
  - Credit Card
    - I. AEON Platinum Visa/MasterCard
    - II. AEON Gold Visa/MasterCard
    - III. AEON Classic Visa/MasterCard
    - IV. Motorcycle Association Affinity Gold Visa
    - V. Japan Club of Kuala Lumpur Gold Visa
    - VI. AEON BiG Gold/Classic Visa
    - VII. AEON Executive Business Card
  - Prepaid Card
    - I. AEON Member Plus Visa Card
    - II. AEON Privilege Card for Hawkers & Petty Traders
  - AEON Wallet

### 3.2 Prize & Fulfillment:

(a) Selected winners will be notified via SMS and/or email and or AEON Wallet push notification.

<b>Prize list</b>	<b>Fulfilment</b>
1. <b>[GRAND PRIZE]</b> AEON Voucher worth of RM12,000 x10 winners	I. Eligible Customers (winners) who are entitled to redeem the prize will be notified via SMS and/or email and or AEON Wallet push notification.
2. <b>[MONTHLY PRIZES]</b> Senheng Voucher worth of RM6,000 x4 winners	II. Winners' name will be listed in the Winner Announcement which will be published on AEON Credit official sites.
3. <b>[WEEKLY PRIZES]</b> PETRONAS Gift Card worth of RM500 x170 winners	III. All Prizes will be fulfilled and delivered to respective winners at least 60 days from the Campaign end date. Winners must not have any delinquent account(s) (D1 and above status) with AEON Credit within the winner selection period.
4. <b>[DAILY PRIZES]</b> *Cash Reward worth of RM40 x4,880 winners	IV. Winners will be notified via a SMS after the Prizes have been delivered.
*Cash reward will be credited into winner AEON Member Plus Visa Card	

(b) All costs, fees and/or expenses incurred or to be incurred by the Eligible Customers or winners in

relation to this lucky draw and/or to claim the Prizes, which shall include but not limited to the costs for transportation, postage/courier, personal costs and/or any other costs, are the sole responsibility of the Eligible Customers or winners.

#### **4.0 Other Terms & Conditions**

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.
2. The Prize 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 Prize with any other or similar value at any time without prior notice. The Campaign and Prize 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 Prize.
5. AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Prize upon delivery of the Prize to Eligible Customers where such defect, loss or damage to the Prize is not due to the fault and/or negligence of AEON Credit.
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 Prize shall be forfeited.
7. The Prize 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.
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 Prize) 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.
9. AEON Credit reserves the right to disqualify the Eligible Customers from receiving the Prize 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 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 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 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.

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 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 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.aeoncredit.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.
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 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 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.
18. Participation in this Campaign 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.
19. 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.
20. 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.
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 Customers 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 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.