



AEON CREDIT SERVICE

AEON LOYALTY PROGRAMME TERMS AND CONDITIONS

AEON Credit Service (M) Berhad (199601040414(412767-V))

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AEON LOYALTY PROGRAMME TERMS AND CONDITIONS

IMPORTANT

AEON Loyalty Programme (hereinafter referred to as "the Programme") is a loyalty programme managed by AEON Credit Service (M) Berhad ("hereinafter referred to as "ACSM"). By participating, you are deemed to have read, understood and agreed to be bound by all the Terms and Conditions of the Programme.

Any disclosure to and communication with you in respect of the Programme or these Terms and Conditions will be made by ACSM through digital means. Please ensure that you are agreeable to this before participating in the Programme.

GENERAL

In consideration of ACSM agreeing to make the Programme available to any registered individual who participates in the Programme (hereinafter referred to as "the Member"), the Member hereby agrees to be bound by the following Terms and Conditions:

1. DEFINITIONS

In this Terms and Conditions where the context so admits, the following terms and conditions shall have the meaning designated unless the context otherwise requires:

| | |
|--------------------------------|--|
| AEON Group | Refers to the collective group of companies operating under the AEON Group in Malaysia, including but not limited to ACSM, AEON Co. (M) Bhd, AEON Big (M) Sdn Bhd and AEON Bank (M) Berhad; |
| AEON Loyalty Programme | Refers to the customer loyalty point programme that is managed by ACSM; |
| AEON Loyalty Programme Benefit | Refers to the benefits that a Member is entitled to enjoy, subject to the Terms and Conditions, including but not limited to reward, redemptions, offers, awards and/or services as determined by ACSM from time to time; |
| Member | Refers to a Member of the AEON Loyalty Programme in accordance with the Terms and Conditions set forth herein. You will automatically be enrolled as a Member upon successful registration as an AEON Wallet Malaysia App user, cardholder of AEON Member Plus Visa Card, AEON Privilege Card for Hawkers & Petty Traders, AEON Credit Card (except for AEON Business Executive Card) or AEON Bank App user. |
| Membership | Refers to the status of being a Member of the AEON Loyalty Programme; |
| Account | Refers to your membership account as a Member of the AEON Loyalty Programme; |

| | |
|-------------------------|--|
| Account Identification | Refers to the identification details associated with the Account (including but not limited to the Account's username, password, contact details, and/or other details contained in the Account); |
| Reward | Refers to the cash value made available for redemption or redeemed by the Members through the Platform and credited into the Member's AEON Member Plus Visa Card, AEON Privilege Card for Hawkers & Petty Traders, AEON Credit Card (except for AEON Business Executive Card) and/or AEON Wallet Malaysia App in exchange of Points as determined by ACSM from time to time; |
| Platform | Refers to the relevant website, mobile app, and/or other online platforms owned, managed and/or operated by ACSM; |
| AEON Points/Points | Refers to the Points earned by/or awarded to the Members by ACSM in the manner determined by ACSM from time to time; |
| Policies | Refers to the policies, Terms and Conditions in connection with the Membership and/or the Programme, as updated from time to time; |
| "user", "you" or "your" | Refers to the Member and user of the Platform; |

2. TERMS & CONDITIONS

- 2.1 This Terms and Conditions, including all related schedules and appendices, along with any policies and information published by ACSM on the Platform, forms a binding agreement between you and ACSM ("Terms and Conditions"). It governs your Membership, and any services related to the Programme offered by us ("Services").
By accessing or using the Platform, Membership, AEON Points or Reward, you:

- (a) Confirm that you have read, understood, and agree to adhere to these Terms and Conditions.
- (b) Consent to the processing of your personal data provided to us, as outlined in the Privacy Policy available on the Platform. You acknowledge that you have reviewed and accepted the Privacy Policy.

If you do not agree with any part of these Terms and Conditions, you must notify us immediately and cease using the Platform and Services.

3. MEMBERSHIP

- 3.1 Membership is free. You can apply to join the AEON Loyalty Programme by following the registration procedures outlined on the Platform or through other specified methods. Approval or rejection is at ACSM's discretion and subject to these Terms and Conditions.

3.2 By becoming a Member, you agree to our Privacy Policy at <https://myaeoncredit.com.my/privacy-policy/>. Please promptly inform us of any changes to your personal details via call, walk-in to any of our branch, or through the AEON Wallet Malaysia App.

3.3 ACSM may amend, update, or modify the Terms and Conditions and the Policies relating to the AEON Loyalty Programme including its benefits. These changes may affect Points value or reward availability. You are responsible for reviewing the updated Terms and Conditions and the Policies published on the Platform regularly.

4. ACCOUNT

4.1 Each Member is allowed only one Account. Any activities or transactions from your Account will be assumed to be yours. It is your responsibility to keep information of your Account, such as your username and password, confidential and secure. If you suspect any unusual activity or unauthorized access, please contact our Customer Care Centre at 03-2719 9999. ACSM is not liable for any disclosure of information of your Account by you to third parties. We may suspend an Account if we suspect a security breach or exposure risk. It is your duty to maintain your Account's security settings according to your preferences.

4.2 Regularly check your Account records and activities to ensure their accuracy. Notify us immediately if you notice any discrepancies.

5. POLICIES

5.1 The use of the Platform, Programme, Services, and Membership are subject to the Terms and Conditions and Policies that we may establish and enforce over time for users. Generally, the following Policies are applicable to relevant users:

(a) Membership Tiering Policy

- The initial tier is assigned based on points earned from January 1st of the current year up to the current date. Subsequently, your tier will be updated annually based on points earned during the previous or current year.
- The AEON Loyalty Programme features three (3) primary membership tiers. Members are assigned to a tier based on the number of Points accumulated annually through eligible transactions. Each tier offers rewards and benefits as outlined in the Loyalty Hub Catalogue, which is updated on the Platform from time to time. Please be advised that there is also a fourth, exclusive tier available to selected members. This tier provides personalized benefits and access, the details of which are managed separately and are not included in this document.

| Member Tier | Yearly Accumulated Points Earned |
|-------------|----------------------------------|
| 1 ★ | Below 2,000 AEON Points |
| 2 ★★ | 2,000 - 4,999 AEON Points |
| 3 ★★★ | 5,000 - 14,999 AEON Points |

- Membership tiers are automatically adjusted annually on January 1st, during which a system review checks if a Member's accumulated Points meet the threshold for their current tier. If the Points meet or exceed the threshold, the Member maintains their tier; otherwise, you are downgraded to a lower tier. In addition to this annual adjustment, tier movement can also occur in real-time. Members are upgraded instantly when your accumulated Points reach the next tier's threshold or downgraded if it drops below the current tier's threshold.

- The tier thresholds and benefits are subject to change at ACSM's discretion. ACSM will notify Members of any changes through the Platform. It is the Member's responsibility to review these updates to understand any impact on their membership status.
- Any adjustments, reversals, or expirations of Points may affect a Member's tier status. ACSM reserves the right to make necessary Points corrections and adjustments at its discretion.

(b) AEON Loyalty Programme Benefits Policy

(i) Points Earning

- Points can be earned and recorded in a Member's Account through purchases of eligible goods or services from AEON Group or as dictated by us. Points may be offered as part of promotional and incentive programs. We decide what constitutes "qualifying goods and services", the number of transactions required, and the Points awarded. Special benefits may be available for selected Member groups.
- The issuance rate for Points, Reward, and Loyalty Programme Benefits may change over time. You are responsible for staying updated by reviewing the Terms and Conditions and Policies posted on the Platform.
- Points can be earned by:
 - Presenting the AEON Member Plus Visa Card, AEON Privilege Card for Hawkers & Petty Traders, AEON Credit Cards (except for AEON Business Executive Card), or AEON Wallet Malaysia App before completing any eligible transaction.
 - Points for AEON Member Plus Visa Card and AEON Privilege Card for Hawkers & Petty Traders holder are based on the total posted Ringgit Malaysia (RM) amount of eligible retail purchases within and outside Malaysia.
 - Points for AEON Credit Cardholders are awarded based on the total posted Ringgit Malaysia (RM) amount of eligible retail purchases within and outside Malaysia charged to the credit cards, including Virtual Card(s) and Supplementary Credit Card(s).
 - Completing eligible transactions through your Account on the Platform such as participating in promotion or campaigns and/or referring new members.
 - Points are not awarded for AEON Gift Cards, tobacco products, and other specified items.
- Additional methods for earning Points may be introduced periodically.
- Points are credited into the Member's Account within 48 hours post-transaction, except for AEON Store electrical purchases requiring delivery, which will be credited within 45 business days.

(ii) Points Balance

- We may provide a monthly AEON Point Statement detailing Points earned, redeemed, balance and expiry. Any disputes over this AEON Point Statement should be reported within a month of receipt, with supporting documents if necessary. Our decisions on disputes are final unless there is a clear error.
- Members may check their Points balance via AEON Wallet Malaysia App, AEON Credit's website at www.myaeoncredit.com.my, AEON Service Counters, and other available channels.

(c) Points Deduction and Expiry Policy

- The AEON Points earned are valid for three (3) years from the year the Points are accumulated. The exact expiry dates will be indicated in the AEON Point Statement. Unredeemed Points will expire on the 31st of December of the third year, regardless of the month in which the Points were earned. For instance, AEON Points accumulated in May 2021 will expire on 31st December 2024.
- In the event of a cancellation/dispute/refund of any transaction, ACSM reserves the right to deduct the Points awarded. We may also deduct Points without notice if the Points are suspected to be fraudulently earned, recorded in error, or tied to a cancelled or reversed transaction.
- In the event of cancellation/dispute/refund of any overseas transaction, ACSM reserves the right to deduct the Points awarded. You acknowledge that the amount of Points to be deducted may differ from the amount of rewarded Points depending on the exchange rates charged on the date of the transaction due to exchange rate fluctuations. The Points to be deducted are based on the total posted Ringgit Malaysia (RM) amount on the date the transaction is received and/or processed.

(d) Reward and Point Redemption Policy

- Only a Member with sufficient Points is eligible to redeem Reward, with the required Points for each Reward specified by ACSM. Members can enjoy unlimited redemptions as long as they have enough Points. The conversion rate is 200 Points for every RM1.
- Redemptions can be made through various methods and channels, such as the AEON Wallet Malaysia App, AEON Credit's website at www.myaeoncredit.com.my, by phone call or any other channels which will be made available from time to time. However, if specific channels are designated for a particular Reward, redemptions must be conducted through those specified channels. ACSM reserves the right to decline redemptions made through any other means not specified.
- Member may perform redemption via myAEON2go and set off against and/or deduct the total amount stated in invoice/payment receipt issued by the merchant which is payable by the Member to the merchant.
- Member may perform redemption to the foundation via e-donation in AEON Wallet Malaysia App which will be made available from time to time.
- Once the Points redemption has been made, it cannot be revoked, cancelled, returned, or exchanged without a valid reason that is acceptable to us. The Points used for the redemption will not be reinstated unless otherwise agreed upon by ACSM.

(e) Points Dispute Policy

- Members who believe there is an error regarding the Points credited or debited to their Account may file a dispute. Disputes must be initiated within fourteen (14) days from the AEON Point Statement date. Decisions made by ACSM in response to a Point dispute are final and binding.

(i) Initiating a Dispute

- Members can initiate a Points dispute by contacting our Customer Care Centre through call, live chat, or email. Members may also visit Customer Care Centre to request a review.
- For a formal dispute, Members are required to provide supporting documentation, such as sales receipts or transaction confirmations, to substantiate their claim.

(ii) Investigation Process

- Upon receiving a dispute request, our Customer Service team will verify the member's information and review the submitted documents.
- A process will commence in which the complaint is logged and tracked. The investigation will be conducted promptly from the receipt of the dispute.

(iii) Resolution

- Members will be notified of the resolution after the investigation is concluded, through their registered contact method.

6. USER'S OBLIGATIONS AND TERMS OF USE

6.1 You must follow this Terms and Conditions, and ensure you:

(a) Adhere to all applicable laws and regulations, along with any rules, policies, guidelines, and instructions set by relevant statutory or governmental bodies.

(b) Comply with all guidelines, rules, policies, instructions, and procedures related to the Programme, Platform and/or Services, as updated by us from time to time.

6.2 Ensure the information you provide to ACSM is accurate, genuine, complete, current, and reliable, not infringing on any third-party intellectual property rights. Do not falsify any information.

6.3 Do not transmit or post any information on the Platform or Services that is unlawful, harmful, threatening, abusive, defamatory, vulgar, obscene, or otherwise objectionable, or anything that could encourage illegal conduct or violate laws or third-party rights.

6.4 By submitting or uploading information through the Platform or Services, you grant ACSM a royalty-free, perpetual, irrevocable, non-exclusive right to reproduce, share, publish, and distribute that information, except for personal data which will be processed according to the Privacy Notice.

6.5 If you breach any terms in this Clause, we may:

(a) Immediately suspend or terminate your Membership or use of the Account or Platform or Services.

(b) Remove any information you submitted, uploaded, or transmitted.

(c) Hold you fully responsible and require you to indemnify ACSM against all claims, losses, costs, damages, and expenses incurred due to your breach.

7. ANTI-MONEY LAUNDERING/COUNTERING FINANCING OF TERRORISM (AML/CFT)

7.1 The Terms and Conditions and the availability of the Membership Account shall, where applicable, be subject to Anti-Money Laundering, Anti-Terrorism. Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA") and all rules, regulations and guidelines of Bank Negara Malaysia and any other relevant bodies irrespective such rules, regulations and guidelines do not have the force of law.

8. INDEMNITY

- 8.1 The Member shall hold ACSM and AEON Group harmless and indemnify ACSM and AEON Group against any liability for loss, damages, costs, and expenses (legal or otherwise including costs on a solicitor and client basis) which ACSM and/or AEON Group may incur due to the Member's actions, inactions, instructions, negligence and/or default.

9. VARIATION

- 9.1 We reserve the right to modify, add, or remove parts of this Terms and Conditions at any time. Such changes will take effect immediately upon notification, which may be delivered through various methods including online postings, email, or other communication channels. If you disagree with any changes, you should promptly inform us, allowing us to terminate this Terms and Conditions and your Membership if necessary. Continuing to use the Platform and Services after receiving such notification implies your acceptance of the revised Terms and Conditions.
- 9.2 We may also alter or discontinue any aspect or feature of the Programme, Platform and/or Services at any time.

10. GOVERNING LAW

- 10.1 This Terms and Conditions is governed by Malaysian law and must be interpreted and enforced according to Malaysian legal principles. The courts in Malaysia hold exclusive jurisdiction over any disputes related to this Terms and Conditions.

11. FORCE MAJEURE

- 11.1 Without prejudice to any of the provision of these Terms and Conditions, the Member agrees not to hold ACSM liable in the event that we are unable to perform in whole or in part any of our obligations under these Terms and Conditions, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, act of God, pandemic or epidemic outbreak or any act beyond ACSM's control in the administration and processing of the Programme, provided that we have exerted appropriate measures to mitigate these risks with due care and diligence.

12. CONFLICT BETWEEN ENGLISH TEXT AND OTHERS

- 12.1 In the event of any conflict or discrepancy between the English text of Terms and Conditions herein and any translation thereof, the English text shall prevail.

13. ANTI-BRIBERY AND CORRUPT PRACTICES

- 13.1 The Member 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 forbearing to do any act to obtain any form of benefit from ACSM. The Member shall comply with all anti-corruption or anti-bribery laws, policies or regulations including ACSM's Anti-Bribery Policy which can be found at AEON Credit's website. In the event that we have reasonable ground to believe that the Member has not complied with this provision then ACSM may, in its sole discretion terminate the Membership without prejudice to any remedy available to it.

14. CONTACT DETAILS

- 14.1 In the event of any queries relating to these Terms and Conditions, you may contact ACSM Customer Care Centre at the following address, email address and telephone number (or such other address, email address and telephone number as ACSM may change by notification to the Member from time to time through our website):

Customer Care Centre

Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City,
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur, or
Tel: 603-2719 9999

E-mail: customer.service@aeoncredit.com.my

Website: www.myaeoncredit.com.my