



AEON CREDIT SERVICE

FINPLUS TERMS AND CONDITIONS

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

•03-2719 9999 •www.myaeoncredit.com.my

FINPLUS TERMS AND CONDITIONS

IMPORTANT

These terms & conditions apply to FinPlus (hereinafter referred to as "**FinPlus**"). FinPlus is a membership managed by AEON Credit Service (M) Berhad ("hereinafter referred to as "**AEON Credit**"). By participating, you are deemed to have read, understood and agreed to be bound by all the Terms and Conditions of FinPlus.

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

GENERAL

In consideration of AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V)) (hereinafter called "**AEON Credit**") agreeing to make FinPlus available to any registered individual who participates in FinPlus (hereinafter referred to as "**FinPlus Member**"), FinPlus 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 Credit	Refers to AEON CREDIT SERVICE (M) BERHAD of Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur;
FinPlus	Refers to the FinPlus Membership that is managed by AEON Credit;
FinPlus Member	Refers to the Member of FinPlus in accordance with the Terms and Conditions set forth herein. Participate as FinPlus Member by applying and consent to be a FinPlus Member through AEON Wallet App.
FinPlus Tier	Refers to the FinPlus Tier assigned subject to FinPlus Member eligibility which may be checked and viewed through AEON Wallet App. Applicable FinPlus Tiers are Entry, Grow, Advance, Pro and Elite.
FinPlus Membership	Refers to the identification details associated with the Account (including but not limited to your name, FinPlus Tier and/or other details contained or used in/for your FinPlus or Credit Limit(s) granted for each respective product category);
Credit Limits	Refers to the conditional credit limits granted by AEON Credit to FinPlus Member for each respective product by categories through the Platform.

Platform	Refers to the AEON Wallet App, AEON Credit website and/or other online platforms owned, managed and/or operated by AEON Credit;
E-KYC	Refers to Electronic Know Your Customer;
Policies	Refers to the Policies or Terms and Conditions in connection with FinPlus, as updated from time to time;
“you” or “your”	Refers to FinPlus Member;
“us” or “our”	Refers to AEON Credit;

2. TERMS & CONDITIONS

2.1 This Terms and Conditions, including all related schedules and appendices, along with any policies and information published by AEON Credit on the Platform, forms a binding agreement between you and AEON Credit ("**Terms and Conditions**"). It governs your FinPlus, and any services related to FinPlus offered by us ("**Services**").

By accessing or using FinPlus, the Platform, Credit Limits and any other FinPlus privileges, 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. FINPLUS MEMBERSHIP

3.1 Participating in FinPlus Membership is free from any charges.

3.2 You can apply to participate as FinPlus Member by applying through our Platform. It is mandatory to complete your e-KYC through our Platform to participate as FinPlus Member. Your application may take up to forty eight (48) hours to be processed upon submission. You may check your application status via AEON Wallet App. Approval or rejection of your FinPlus Membership application is at AEON Credit's discretion and subject to these Terms and Conditions.

3.3 Each FinPlus Member with approved FinPlus application shall be assigned with one (1) FinPlus Tier. Applicable FinPlus Tiers are Entry, Grow, Advance, Pro and Elite. Only approved FinPlus application will be assigned with FinPlus Tier. The FinPlus Tier is assigned based on our assessment of your credit profile and internal criteria, which may be subject to change at our discretion.

3.4 Each person is allowed only one (1) FinPlus Membership. Any activities or product applications from your FinPlus Membership will be assumed to be yours. You are responsible to keep your information on the Platform or your FinPlus Membership such as your username, password and credit limits confidential and secure. If you suspect any unusual

activity or unauthorized access, please contact our Customer Care Centre at 03-2719 9999. AEON Credit is not liable for any disclosure of information of your FinPlus Membership by you to third parties. We may suspend or terminate your FinPlus Membership if we suspect a security breach or exposure risk.

- 3.5 By becoming FinPlus 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 App.
- 3.6 AEON Credit may amend, update, or modify the Terms and Conditions relating to the FinPlus including its FinPlus Tier, Credit Limits and other privilege. You are responsible for reviewing the updated Terms and Conditions published on the Platform regularly.
- 3.7 AEON Credit may review and revise any of the FinPlus features and privileges listed through the Platform from time to time.

4. CREDIT LIMITS

- 4.1 Each FinPlus Member application submitted shall be assessed with the Credit Limits by below product categories: -
- i. Credit Cards;
 - ii. Personal Financing-i;
 - iii. Motorcycle Financing HP-i. Credit Limits available by scheme type of: -
 - Moped Financing-i (<250cc);
 - Superbike Financing-i (≥250cc);
 - iv. Auto Financing HP-i;
 - v. Objective Financing-i. Credit Limits available by scheme type of: -
 - Smartphone & Gadgets Financing;
 - Home & Lifestyle Product Financing.
- 4.2 Only eligible FinPlus Member will be granted with Credit Limits, which will be granted immediately upon the application is approved. The Credit Limits granted varies by each product category, may change, and determined solely by based on our internal assessment and criteria, which may be subject to change at our discretion.
- 4.3 The Credit Limits granted is valid for up to thirty (30) calendar days from the date of FinPlus approved application or from the date of new Credit Limits upon reassessment of the expired Credit Limits.

FinPlus Member can request through the Platform for AEON Credit to reassess the existing Credit Limits granted for up to three (3) times within the thirty (30) calendar days validity. You are required to update your latest information to proceed with the Credit Limits reassessment request. The reassessment may take up to forty eight (48) hours to complete. You may check the latest Credit Limits through the Platform from time to time.

- 4.4 AEON Credit is entitled at any time (as it deems fit) to revise or revoke FinPlus Member Credit Limits granted before its expiry. Should you apply for any respective product, you are deemed to utilize the Credit Limits granted and the existing Credit Limits will be revoked/removed.

5. DISPUTE

- 5.1 AEON Credit is the final authority as to the interpretation of these Terms and Conditions and as to any other questions or disputes regarding FinPlus. AEON Credit will not be taken to have waived any of its rights when not obliged to do so under these Terms and Conditions.

6. YOUR OBLIGATIONS AND TERMS OF USE

- 6.1 You are required to adhere to this Terms and Conditions and;
- 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 FinPlus, Platform and/or Services, as updated by us from time to time.
- 6.2 Ensure the information you provide to AEON Credit is accurate, genuine, complete, current, and reliable, not infringing on any third-party intellectual property rights.
- 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 AEON Credit 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 FinPlus Membership or use of the Credit Limits or Platform or Services or any other privileges.
 - (b) Remove any information you submitted, uploaded, or transmitted.
 - (c) Hold you fully responsible and require you to indemnify AEON Credit 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 FinPlus Membership 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 FinPlus Member shall hold AEON Credit harmless and indemnify AEON Credit against any liability for loss, damages, costs, and expenses (legal or otherwise including costs on a solicitor and client basis) which AEON Credit may incur due to the FinPlus 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 FinPlus, 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, FinPlus Member agrees not to hold AEON Credit 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 AEON Credit's control in the administration and processing of FinPlus, for which 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 AEON Credit. FinPlus Member 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 we have reasonable ground to believe that the Member has not complied with this provision AEON Credit may, in its sole discretion terminate the FinPlus 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 AEON Credit Customer Care Centre at the following address, email address and telephone number (or such other address, email address and telephone number as AEON Credit may change by notification to FinPlus 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