



**Meriahnya Raya! Grab up to
RM100,000 e-Duit Raya when
apply for AEON Credit Personal
Financing-i with Takaful Protection
Plan (“Campaign”)
TERMS & CONDITIONS**

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Meriahnya Raya! Grab up to RM100,000 e-Duit Raya when apply for AEON Credit Personal Financing-i with Takaful Protection Plan. ("Campaign")

1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad ("**AEON Credit**") and will commence from **15th March 2025 to 31st May 2025** ("**Campaign Period**").

2.0 ELIGIBILITY CRITERIA:

2.1 This Campaign is open to all new and existing customers for AEON i-Cash Personal Financing facility. The applicants must be 18 years old and above at the time of submitting the application to AEON Credit ("**Eligible Customers**").

2.2 The following person(s) are **NOT** eligible to participate in this Campaign:

- a) Permanent and/or contract employees of AEON Credit, advertising agencies, Campaign service providers (including its affiliated and related companies and their immediate family members) and those who are directly associated with this Campaign.
- b) Any person who has committed or is suspected of committing any misconduct, fraud, or wrongful act in relation to their account(s), any facility, service, or accommodation granted by AEON Credit.

3.0 QUALIFYING CONDITIONS:

3.1 To participate in this Campaign, Eligible Customers are required to submit the completed application form together with the required supporting documents within the Campaign Period via Online (AEON Wallet/ AEON credit Website) and Telemarketing HQ channel.

3.2 The Eligible Customers application must be completed and submitted by 31st May 2025.

3.3 Eligible Customers are required to select and enroll for the Takaful protection in the Personal Financing application form under the Summary page. Kindly refer to the sample screen below.

☒ Yes, I wish to enroll for the Personal Financing Reducing Term Takaful which provides coverage for the outstanding financing amount in the event of death or total permanent disability. I confirmed that I have read the Product Disclosure Sheet (PDS) and aware on the contribution amount I am supposed to pay. I hereby agree to pay for the Takaful Contribution by deducting the said amount from the approved financing amount.

[Click here for the Takaful Contribution Calculator](#)

Note: The Takaful coverage shall be taken from either AEON Credit Service (M) Berhad (ACSM) panel of Takaful Companies or such other Takaful companies of your choice approved by ACSM on such terms & conditions as ACSM may stipulate.

- 3.4 The Takaful protection plan is called Personal Financing Reducing Term Takaful (PFRTT) underwritten by FWD Takaful Berhad. This product is arranged and managed by AEON Insurance Brokers (M) Sdn. Bhd. For any further information related to this Takaful Product, please refer to AEON Credit's official website at <https://myaeoncredit.com.my/financing-and-services/insurance/takaful/>.
- 3.5 The minimum approved financing amount **must be RM10,000 & above** and the approval of the AEON i-Cash Personal Financing facility is at the sole and absolute discretion of AEON Credit based on its credit evaluation process.
- 3.6 This Campaign is applicable to all new and existing Personal Financing facility customers, excluding Restructuring applications who also have an active AEON Wallet account during and after the Campaign Period for fulfilment purposes.
- 3.7 Eligible Customers whose applications are submitted and approved within the Campaign Period shall be required to execute the relevant facility documents on or before the date stipulated in **Table 1** below to be entitled to the e-Duit Raya ("**Reward**").
- 3.8 Applicants who are not existing AEON Wallet user is required to apply through AEON Wallet App <https://www.aeonwallet.com.my/> to receive the Reward.

4.0 **REWARD REQUIREMENTS:**

- 4.1 The Eligible Customers who have fulfilled the "Qualifying Conditions" stated above shall receive the Reward as stated in **Table 1** below.

Table 1

Campaign Period	15 th March – 31 st May 2025
Sales Channel	AEON Wallet, AEON Credit Website & Telemarketing HQ
Financing Group	All New/ Existing customers (Exclude Restructuring)
Application Period	15 th March – 31 st May 2025
Execution Date	Complete S&P signing by 15 th June 2025
Reward	Up to RM75 e-Duit Raya to AEON Wallet
Requirement	- RM50 for AEON Personal Financing-<i>i apply</i> via Online and Telemarketing HQ channel. - Additional RM25 for Eligible Customer sign up with Takaful Protection plan. - Minimum approved financing amount of RM10,000 and above. - Eligible Customers to have an active AEON Wallet account upon fulfilment period for reward disbursement. - Maximum reward is capped at RM75 per Eligible Customer. - Eligible Customers will be filtered on monthly basis and winner will be selected on first come first served basis within each specified month.

	e-Duit Raya Reward Calculation:			
	Option	Reward (RM)	Customer A	Customer B
	Apply via Online/ Telemarketing HQ Channel	RM50	✓	✓
	Opt in Takaful Protection Plan (PFRTT)	RM25	✓	X
	Total Reward		RM75	RM50
	*Reward amount will be credited to Eligible Customer with active AEON Wallet account.			
Fulfilment Period	- By September 2025 (Total reward pool RM106,000 for 2.5 months) - Winner announcement list will be published on the ACSM website.			
Estimated Winners/ Reward Pool	Estimate No. of Winners		Reward Pool	
	2,000		RM106,000	

5.0 FULFILLMENT OF REWARD:

5.1 Eligible Customer's application must be completed and submitted by 31st May 2025.

5.2 The total Reward pool allocated for this Campaign is RM106,000 throughout the Campaign Period (refer to Table 1 for details).

5.3 The Reward is given based on a first-come, first-served basis which will be determined based on the earliest application date within the Campaign Period and the earliest Sale & Purchase Agreement signing date by 15th Jun 2025.

5.4 The Reward will be credited into Eligible Customers' AEON Wallet account only. At the time of awarding the Reward, the account of the Eligible Customers must be active, prompt and in good standing.

5.5 Announcement of Eligible Customers who are entitled to the Reward will be announced on AEON Credit's website at www.myaeoncredit.com.my and SMS notification will be sent to the Eligible Customers at the telephone number registered with AEON Credit during the fulfilment period.

6.0 GENERAL TERMS AND 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 Reward 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 Reward with any other or similar value at any time without prior notice. The Campaign and Reward 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 Reward.
5. AEON Credit shall not be liable for or obliged to recognise or replace any defective, lost, mistakenly transferred damaged or stolen Reward upon delivery of the Reward to Eligible Customers where such defect, loss or damage to the Reward 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 Reward shall be forfeited.
7. The Reward may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Customers 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 Reward) 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 Reward in the event the Eligible Customers do not comply with any of these Terms and Conditions or have committed fraudulent or wrongful acts in relation to this Campaign and/or 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 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, at 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 either payment or compensation.
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.
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.
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. 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.
19. 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.
20. The standard profit rate, late payment charges, early settlement rebate and other charges apply to all Personal Financing-i Cash as documented in the Product Disclosure Sheet.

21. At the time of awarding the Reward, **AEON Wallet** account of the **Eligible Customers** must be active, prompt and in good standing.
22. **Eligible Customers** acknowledge that there may be a lapse of time between transactions made using the **AEON Wallet** and the crediting of the Reward into his/her account. As such, AEON Credit does not represent and warrant for the Reward to be immediately available into the **Eligible Customer's** account.
23. The Terms and Conditions herein shall apply to and be read together with the provisions in the and/or AEON Wallet and/or 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 Campaign.