



**AEON CREDIT SERVICE**

**Enjoy up to RM100 Cashback with  
Ready Cash Campaign  
TERMS & CONDITIONS**

## TERMS AND CONDITIONS

### Enjoy up to RM100 Cashback with Ready Cash Campaign Campaign ("Campaign")

#### 1.0 CAMPAIGN/PROMOTION PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad ("AEON Credit") and will commence from **1<sup>st</sup> September 2025** to **30<sup>th</sup> November 2025**, ("Campaign Period").

#### 2.0 ELIGIBILITY CRITERIA:

This Campaign is exclusively open to selected principal cardholders who have never applied for AEON Ready Cash Plans and have completed the AEON Ready Cash Plans ("Eligible Cardholders").

#### 3.0 QUALIFYING CONDITIONS:

3.1 Eligible Cardholders are required to apply AEON Ready Cash Plans by AEON Credit under this Campaign as set out below:-

Plan	Application Amount	One-Time Upfront Fee On Approved Amount	Interest Rate	Tenure(s) Available			Cashback Entitlement
<b>A</b>	≥RM1,000	3.99%	Nil	6 Months			RM50
<b>B</b>	≥RM 1,000 – <RM 5,000		9.88% per annum (posted monthly)	12 months	24 months	36 months	RM100
<b>C</b>	≥RM 5,000		8.88% per annum (posted monthly)				

- 3.2 AEON Ready Cash Plans B & C are subject to the interest rate and finance charge imposed in AEON Ready Cash Programme Terms and Conditions.
- 3.3 The minimum amount to be applied for the AEON Ready Cash Plan is RM1,000 and up to a maximum of 80% of the Eligible Cardholders' credit limit or available limit, whichever is lower.
- 3.4 Upon approval, AEON Credit will credit the approved amount in Malaysian Ringgit currency into the Eligible Cardholders' Malaysia bank savings account or current account as provided in the Eligible Cardholders' applications.
- 3.5 AEON Credit shall not be liable to the Eligible Cardholders for any transactions credited to the wrong account due to the incorrect information disclosed by the Eligible Cardholders when applying for this Campaign.
- 3.6 AEON Ready Cash Plan payment to other banks will normally take effect within fifteen (15) business days from the approval date of each application.
- 3.7 This Campaign is not applicable to the AEON Balance Transfer Plan, Cash Advance, Disputed Transactions, Flexi Payment Plans, Balances Conversion programmes, 0% Instalment Payment Plans, Late Payment Charges, Reversals and other Fees and Charges.

#### 4.0 FULFILLMENT OF REWARD

4.1 Total cashback pool (hereinafter referred to as 'Reward') allocated for this Campaign is RM 50,000;

Ready Cash Application date	Total Cash Back Pool	Details
September 2025	RM16,000	a) RM 5,000 pool allocated for AEON Ready Cash Plan A and capped at a maximum of RM50 per cardholder. b) RM 11,000 pool allocated for AEON Ready Cash Plan B and capped at a maximum of RM100 per cardholder.
October 2025	RM17,000	a) RM 5,000 pool allocated for AEON Ready Cash Plan A and capped at a maximum of RM50 per cardholder.
November 2025	RM17,000	b) RM 12,000 pool allocated for AEON Ready Cash Plan B and capped at a maximum of RM100 per cardholder.
<b>Total</b>	<b>RM50,000</b>	

4.2 The Reward entitlement is on a **first-come, first-serve** basis and each Eligible Cardholder can only receive Reward once.

4.3 The Reward will be credited directly to the Eligible Cardholders' account during the fulfilment period in **December 2025**.

4.4 The Reward will be reflected on the Eligible Cardholders' monthly account statement after the fulfilment period.

#### 4.0 GENERAL TERMS AND CONDITIONS:

- By participating in this Campaign, the Eligible Cardholders are deemed to have read, understood and agreed to be bound by all the Terms and Conditions ('Terms and Conditions') stated herein.
- 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).
- 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.
- 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.
- 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 Cardholders where such defect, loss or damage to the Reward is not due to the fault and/or negligence of AEON Credit.
- During the verification process, the Eligible Cardholder's NRIC number must be identical to the original NRIC submitted during the application. Should the Eligible Cardholder's NRIC number be different from the registered NRIC number with AEON Credit, the said Eligible Cardholder shall be immediately disqualified and their Reward shall be forfeited.
- 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 Cardholders under this Campaign is refunded, void, cancelled and/or fraudulent.
- 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 Cardholders. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Cardholders to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Cardholders whether as a direct or indirect result of the act of cancellation, termination or suspension.
- AEON Credit reserves the right to disqualify the Eligible Cardholders from receiving the Reward in the event the Eligible Cardholders 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 Cardholders 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 Cardholders 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 Cardholders have not complied with this provision then AEON Credit may, at its sole discretion disqualify and/or terminate the Eligible Cardholder'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 Cardholders:
  - 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 Cardholders 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 Cardholders. 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 Cardholders being excluded or omitted from participation in the Campaign or from the fulfilment process.
19. At the time of awarding the Reward, the principal and supplementary AEON Credit Card and/or AEON Wallet account of the Eligible Cardholders must be active, prompt and in good standing.
20. Eligible Cardholders acknowledge that there may be a lapse of time between transactions made using the AEON Credit Card, and/or 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 Cardholder's account.
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 Cardholders being omitted from the fulfilment process.

22. The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card 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.