



**Customize Your Bike with
AEON Biker Visa Cards
("Campaign")
TERMS & CONDITIONS**

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1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad ("AEON Credit"). This Campaign will run from **24 October 2025** until **31 December 2025** ("Campaign Period"). The Campaign Period comprises: (i) the application period for new AEON Biker Visa Cards from **24 October 2025 to 26 October 2025**, aligned with MotoGP Malaysia 2025 ("Application Period"); and (ii) the spending period from **1 November 2025 to 31 December 2025** ("Spending Period").

2.0 ELIGIBILITY CRITERIA:

This Campaign is exclusively open to **new applicants** who apply for AEON Biker Infinite Visa Card & AEON Biker Gold Visa Card (these payment instruments are collectively referred to as "**AEON Biker Visa Card**") during the Application Period, who have fulfilled the Qualifying Criteria set out herein ("**Eligible Cardholders**").

3.0 QUALIFYING CRITERIA:

3.1 Subject to clause 3.2 below, the Campaign is valid for all existing Eligible Cardholders.

3.2 The following cardholders are NOT eligible to participate in this Campaign:

- Individuals who are under the employment of AEON Credit Service (M) Berhad
- Any cardholder whose account is not in order, or who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, service, or accommodation granted by AEON Credit.

3.3 The Reward is not exchangeable for cash and cannot be used in conjunction with other offers, discounts, Campaigns, vouchers, loyalty programs or privilege cards.

3.4 The Reward is subject to government taxes and other applicable levies.

4.0 CAMPAIGN MECHANICS

4.1 Three (3) Eligible Cardholders are selected based on the following criteria:

Eligible Cardholder	Qualifying Criteria	Rewards Detail	Total Winners
New AEON Biker Visa Card applicants who applied on the 24 – 26 October 2025	Cumulative top spender with min. cumulative spending of RM4,000.00 from 1 November – 31 December 2025 ,	1x Customized Airbrush Bike Customization voucher worth RM1,500	3x Winners

4.2 New applications must be submitted and approved via the following unique link :- <https://ccapply.aeoncredit.com.my/cc-onboard/webform/apply/request?ACC=O5&BC=0101&RCI=MOTOGP&CPC=NA&MCI=NA&MC=NA&CRFN=NA> to qualify for the Campaign and be referred as Eligible Cardholders.

4.3 Each Eligible Cardholder may earn the **Reward** once only. Rewards are limited to the top 3 cumulative spender during Spending Period.

4.4 The Eligible Cardholder is required to spend a minimum cumulative spending on retail of RM4,000 ("Retail Spendings") between Spending Period to be eligible to earn the **Reward**.

4.5 For the purposes of these terms and conditions, "Retail Spendings" means the purchase of any goods or services using the AEON Biker Visa Credit Card except for any transactions of Cash Advance, Flexi Payment Plan, Instalment Payment Plan, disputed transactions, fraudulent or reversal retail transactions and other fees and charges such as annual fees, late payment charges, finance charges and service tax.

4.6 Retail Spendings made by supplementary cardholders will be aggregated under the principal cardholder's account. However, only the principal cardholder (who is an Eligible Cardholder) will be entitled to the Reward.

4.7 In the case that there's more than 3 winners due to same spending amount, the tie break will be determined by whichever individual that has reached the spending amount first. Example scenario as follows:

Individual	Spending Amount	Last Transaction Date	Qualified
A	RM 10,000	30-Dec-2025	Winner 1
B	RM 8,000	30-Nov-2025	Winner 2
C	RM 7,000	28-Dec-2025	Not selected due to later Transaction Date
D	RM 7,000	5-Dec-2025	Winner 3
E	RM 6,900	30-Dec-2025	Winner Limit Reached

5.0 Reward and Fulfillment

- 5.1 Participation in the Campaign will be monitored through time stamp AEON Credit's system based on the Eligible Cardholder's spendings, transactions approval, and card activation. Eligible Cardholders will be entitled to the Reward upon fulfillment of the Rewards Mechanics as stated in Section 4 above.
- 5.2 The Reward will be sent via email to the Winners in February 2026, or on such other date as AEON Credit may determine without any prior notice.
- 5.3 The Winners will be selected based on the top 3 winners who have achieved the Qualifying Criteria as outlined in Clause 4.1.
- 5.4 Fulfilment of Reward will be sent via email to the Winner's registered email address provided during the credit card application and AEON CREDIT will notify Eligible Cardholders via AEON Wallet push notification and registered e-mail address provided during credit card application.
- 5.5 The Reward is valid for utilization within three (3) months after the reward is successfully sent to the winner's registered email address, the utilization of the voucher shall not be later than 30th May 2026.
- 5.6 During utilization of the Reward, the vendor may include elements of AEON Credit branding into the bike customization design at the discretion of AEON Credit Service.
- 5.7 The Reward is non-transferable to any third party, non-negotiable and non-exchangeable for cash, kind, in part or in full and/or other redemption item(s).
- 5.8 AEON Credit shall have the sole and absolute discretion to vary the date and frequency of crediting the Reward. 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 Cardholder under this Campaign is refunded, void, cancelled and/or fraudulent.
- 5.9 AEON Credit reserve the right at their absolute discretion to amend these terms and conditions without any prior notice.

6.0 GENERAL TERMS AND CONDITIONS:

1. 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.
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 Cardholders 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 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.
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 Cardholders 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 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.
9. 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 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 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 fulfillment process.
22. The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card 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.