



ÆON CREDIT SERVICE

**AEON 2X Points for Every RM1
Spent on the participating Muihua
Products Campaign (“Campaign”)
TERMS & CONDITIONS**

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

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TERMS AND CONDITIONS

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1.0 CAMPAIGN PERIOD

This Campaign is organised by AEON Credit Service (M) Berhad [Company No.: 199601040414 (412767-V)] (“AEON Credit”). The Campaign will commence from 1st January until 28th February 2026 (“Campaign Period”) at the participating AEON Stores (“AEON Stores”) listed below:

1. AEON Taman Maluri	18. AEON Bukit Indah
2. AEON Melaka (Ayer Keroh)	19. AEON Rawang
3. AEON Wangsa Maju	20. AEON Ipoh Station 18
4. AEON Bandar Utama	21. AEON Seri Manjung
5. AEON Bandar Baru Klang	22. AEON Taiping
6. AEON Ipoh (Kinta City)	23. AEON Bukit Mertajam
7. AEON Mid Valley	24. AEON Kulai Jaya
8. AEON Bandar Puchong (IOI Mall)	25. AEON Bandaraya Melaka
9. AEON Permas Jaya	26. AEON Taman Universiti
10. AEON Metro Prima	27. AEON Bandar Dato' Onn
11. AEON Seremban 2	28. AEON Nilai
12. AEON Tebrau City	29. AEON Putrajaya
13. AEON Cheras Selatan	30. AEON Setia Alam
14. AEON Taman Equine	31. AEON MaxValu Prime Sunway Velocity
15. AEON Queensbay	32. AEON MaxValu Prime Bangsar South
16. AEON Bukit Tinggi	33. AEON MaxValu Prime Desa Park City
17. AEON AU (Setiawangsa)	34. AEON MaxValu Danga Bay

2.0 ELIGIBILITY

This Campaign is open to non-Muslim AEON Members aged 21 and above, duly registered with AEON Credit (“**Eligible AEON Members**”).

3.0 CAMPAIGN MECHANICS

3.1 Eligible AEON Members must verify their AEON membership before making payment (“**Member Recognition Points**”) using one of the following methods to receive 2X AEON Points for every RM1 spent (hereinafter referred to as the “**Reward**”) on the participating Muihua products by:

- (a) Tapping their AEON Member Plus VISA Card (“AMP Card”); or
- (b) Scanning their AEON Member ID via AEON Wallet, iAEON or AEON Bank app

3.2 The participating products include Brown Brothers, Casillero Del Diablo, Jinro, JP Chenet, Riunite and Wakefield.

3.3 Eligible AEON Members will earn an additional 1X AEON Point for every RM1 spent when they pay using the AMP Card / AEON Wallet / AEON Bank Debit Card-i (“**Payment Points**”).

3.4 Eligible AEON Members are entitled to receive the Reward as stated in the table below:

“Membership Recognition Points” <i>AEON membership verification must be done before payment via: (a) Tapping physical AMP Card or (b) Scanning member ID via AEON Wallet / iAEON / AEON Bank app</i>	“Purchase of participating Muihua Products Points”	“Payment Points” <i>Payment for the purchase must be done via physical AMP Card / AEON Wallet / AEON Bank Debit Card-i</i>	
Every RM1 spent as an AEON Member	Every RM1 spent as an AEON Member	Every RM1 paid with AMP card / AEON Wallet / AEON Bank Debit Card-i	Total AEON Points
1 point	1 point	-	2 points
1 point	1 point	1 point	3 points

3.5 The Reward will be credited to AMP Card, AEON Wallet app or AEON Bank, whichever is applicable depending on Member Recognition and/or mode of payment, within 45 working days after the transaction is completed.

3.6 For the avoidance of doubt, transactions involving non-merchandise items including but not limited to AEON Gift Vouchers, AEON Star Rewards products, AEON reusable or paper bags, stamps, cigarettes, AEON Member Plus Visa Card renewal, telco reloads, top-ups for Touch ‘n Go or AEON Member Plus Visa Card, personal financing disbursement, cash withdrawals, disputed transactions, reversals and any fees or charges will not be accepted as qualifying spending for this Campaign.

4.0 GENERAL TERMS AND CONDITIONS:

4.1 By participating in this Campaign, the Eligible AEON Members are deemed to have read, understood and agreed to be bound by all the Terms and Conditions (‘Terms and Conditions’) stated herein.

4.2 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).

4.3 AEON Credit reserves the right to substitute this Campaign and/or Reward with any other or similar value at any time without prior notice. The Campaign and/or Reward are provided on an “as is” basis.

4.4 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.

- 4.5 AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Reward upon delivery of the Reward to Eligible AEON Members where such defect, loss or damage to the Reward is not due to the fault and/or negligence of AEON Credit.
- 4.6 During the verification process, the Eligible AEON Members' NRIC number must be identical to the original NRIC submitted during the application. Should the Eligible AEON Members' NRIC number be different from the registered NRIC number with AEON Credit, the said Eligible AEON Members shall be immediately disqualified and their Reward shall be forfeited.
- 4.7 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 AEON Members under this Campaign is refunded, void, cancelled and/or fraudulent.
- 4.8 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 AEON Members. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible AEON Members to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible AEON Members whether as a direct or indirect result of the act of cancellation, termination or suspension.
- 4.9 AEON Credit reserves the right to disqualify the Eligible AEON Members from receiving the Reward in the event the Eligible AEON Members 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.
- 4.10 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.
- 4.11 The Eligible AEON Members 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 AEON Members 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 grounds to believe that the Eligible AEON Members have not complied with this provision then AEON Credit may, at its sole discretion, disqualify and/or terminate the Eligible AEON Members's participation without prejudice to any remedy available to it.
- 4.12 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, unauthorized 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.
- 4.13 By participating in this Campaign, it is deemed that all Eligible AEON Members:
 - (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 Credit 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 be used for current or future advertising and/or publicity in relation to the Campaign without any claim for either payment or compensation.

4.14 Please visit <https://www.myaeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice respectively. Eligible AEON Members acknowledge that they have read and accepted the AEON Credit Privacy Notice.

4.15 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

4.16 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.

4.17 AEON Credit's decision on all matters relating to this Campaign will be final and binding on all Eligible AEON Members. 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.

4.18 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 AEON Members being excluded or omitted from participation in the Campaign or from the fulfilment process.

4.19 At the time of awarding the Reward, the AEON Member Plus Visa Card and/or AEON Wallet account of the Eligible AEON Members must be active, prompt and in good standing.

4.20 Eligible AEON Member acknowledges that there may be a lapse of time between transactions made using the AEON Member Plus Visa 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 AEON Member's account.

4.21 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 AEON Members being omitted from the fulfillment process.

4.22 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Member Plus Visa Card and/or AEON Wallet and/or any other Terms and Conditions of the 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.