



ÆON CREDIT SERVICE

**“Apply for Personal Financing-i
with Takaful Today & Get Cash
Rewards! (“Campaign”)**

TERMS & CONDITIONS

TERMS AND CONDITIONS

“Apply for Personal Financing-i with Takaful Today & Get Cash Rewards! “Campaign”

1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from **1st February 2026 to 28th February 2026** (“**Campaign Period**”).

2.0 ELIGIBILITY CRITERIA:

2.1 This Campaign is open to all new and existing customers who apply 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 ACSM online platform (AEON Wallet/ AEON Credit website) or ACSM Telemarketing HQ channel.

3.2 The Eligible Customers application must be completed and submitted during the Campaign Period.

3.3 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.

3.4 The enrolment of the Personal Financing Reducing Term Takaful (“Takaful Product”) is optional and is not a condition for the approval, financing amount, pricing, profit rate, or tenure of the AEON i-Cash Personal Financing facility.

3.5 Customers are free to decide whether to enrol in the Takaful Product.

3.6 Eligible Customers who voluntarily choose to enrol in the Takaful Product during the application process may receive the Campaign Reward, subject to the Terms and Conditions herein.

3.7 Customers who decline the Takaful Product will not be disadvantaged in any way in relation to the approval or terms of the AEON i-Cash Personal Financing facility. Customers are encouraged to review the Product Disclosure Sheet before making their selection. Kindly refer to the Personal Financing application form under the summary page as per the below sample screen.

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.

3.8 The Takaful Product is 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/>.

3.9 Eligible Customers whose applications are submitted and approved within the Campaign Period shall be required to execute the relevant AEON i-Cash Personal Financing facility documents on or before the date stipulated in Table 1 below to be entitled to the ("Reward").

3.10 This Campaign is applicable to all new and existing AEON i-Cash Personal Financing facility customers, excluding restructuring applications who also have an active AEON Member Plus Visa Card and/or AEON Wallet account during and after the Campaign Period for fulfilment purposes.

3.11 Applicants who are not existing AEON Member Plus Visa Cardholders and/or AEON Wallet customers are required to apply for AEON Member Plus Visa Card at AEON Credit branch or 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	1st February – 28th February 2026						
Sales Channel	AEON Wallet and Website & Telemarketing HQ						
Loan Group	New/Normal, Express, Refinancing & Credit Card (Exclude Restructuring)						
Apply & Approved Period	1 st February – 28 th February 2026						
Last Date for Execution	Complete S&P signing by 15 th March 2026						
Rewards	RM25 Cashback when apply for Personal Financing-i with <i>Takaful Protection Plan</i> .						
Requirement	<ul style="list-style-type: none"> - RM25 Cashback reward to customers who voluntarily enrol in the Takaful Protection plan. - Minimum approved Finance amount is RM10,000 and above. - Eligible Customers must hold an active AEON Member Plus Visa Card and/or AEON Wallet upon campaign and fulfilment period. - Winner will be selected on a first come, first served basis criteria. 						
Fulfilment Period	<ul style="list-style-type: none"> - By May 2026 - Winner announcement list will be published on the ACSM website. 						
Estimated Winners/Cost Allocation	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #d3d3d3; text-align: center; padding: 2px;">Month</th> <th style="background-color: #d3d3d3; text-align: center; padding: 2px;">No. of Winner</th> <th style="background-color: #d3d3d3; text-align: center; padding: 2px;">Reward</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 2px;">Feb</td> <td style="text-align: center; padding: 2px;">160</td> <td style="text-align: center; padding: 2px;">RM 4,000</td> </tr> </tbody> </table>	Month	No. of Winner	Reward	Feb	160	RM 4,000
Month	No. of Winner	Reward					
Feb	160	RM 4,000					
Campaign Communication	<ul style="list-style-type: none"> - ACSM Website - AEON Wallet Push Notification - EDM communication to ACS existing customers - Digital Ads - ACSM social media (IG/FB) 						

5.0 FULFILLMENT OF REWARD:

5.1 Reward

Month	No. of Winner	Reward
Feb	160	RM 4,000

5.2 Eligible Customer's application that has been successfully approved must complete the signing of the Transaction Documents by 15th March 2026.

5.3 The total Reward pool allocated for this Campaign is RM4,000 throughout the Campaign Period (refer to Table 1 for details).

5.4 Winners of this Campaign will be selected with the first come first served basis criteria.

5.5 Each winner is entitled to one (1) Reward. Each Reward is only applicable for one customer at one-time.

5.6 The Reward will be credited into Eligible Customers' AEON Member Plus Visa Card and/or AEON Wallet upon campaign and fulfilment period. At the time of awarding the Reward, the account of the Eligible Customers must be active, prompt and in good standing.

5.7 Announcement of winners who are entitled to the Reward will be made on AEON Credit's website www.myaeoncredit.com.my and SMS notification will be sent to the Winners 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 AEON i-Cash Personal Financing as documented in the Product Disclosure Sheet.

21. At the time of awarding the Reward, the principal AEON Member Plus Visa Card and/or AEON Wallet 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 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 Customer's account.

23. The Terms and Conditions herein shall apply to and be read together with the provisions in the and/or AEON Member Plus Visa 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.