



AEON CREDIT SERVICE

Snap. Earn. Win Campaign

TERMS & CONDITIONS

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TERMS AND CONDITIONS

Snap. Earn. Win Campaign (“Campaign”)

1.0 CAMPAIGN PERIOD

This Campaign is organised by AEON Credit Service (M) Berhad (“AEON Credit”) and will commence from 9th February 2026 to 30th April 2026. (“Campaign Period”) at the participating AEON BiG & AEON Mall listed down below:

<u>AEON BiG Stores</u>	<u>AEON BiG Mall</u>	<u>AEON Mall</u>
1) AEON BIG AMPANG 2) AEON BIG BATU PAHAT 3) AEON BIG BUKIT MINYAK 4) AEON BIG BUKIT RIMAU 5) AEON BIG DANAU KOTA 6) AEON BIG IPOH 7) AEON BIG JAYA ONE 8) AEON BIG KEPONG 9) AEON BIG KLANG 10) AEON BIG KLUANG 11) AEON BIG MID VALLEY 12) AEON BIG PALM MALL 13) AEON BIG PENANG PRAI 14) AEON BIG PUCHONG UTAMA 15) AEON BIG PUTRAJAYA 16) AEON BIG SHAH ALAM 17) AEON BIG SRI PETALING 18) AEON BIG SUBANG JAYA 19) AEON BIG SUTERA UTAMA 20) AEON BIG TUN HUSSEIN ONN 21) AEON BIG WANGSA MAJU	1) AEON BIG AMPANG 2) AEON BIG BATU PAHAT 3) AEON BIG BUKIT MINYAK 4) AEON BIG BUKIT RIMAU 5) AEON BIG IPOH 6) AEON BIG KEPONG 7) AEON BIG KLANG 8) AEON BIG KLUANG 9) AEON BIG PENANG PRAI 10) AEON BIG PUCHONG UTAMA 11) AEON BIG SERI PETALING 12) AEON BIG SHAH ALAM 13) AEON BIG SUBANG JAYA 14) AEON BIG TUN HUSSEIN ONN 15) AEON BIG WANGSA MAJU	1) AEON MALL ALPHA ANGLE 2) AEON MALL AU2 SETIAWANGSA 3) AEON MALL BANDAR DATO ONN 4) AEON MALL BANDARAYA MELAKA 5) AEON MALL BUKIT INDAH 6) AEON MALL BUKIT MERTAJAM 7) AEON MALL BUKIT RAJA 8) AEON MALL BUKIT TINGGI 9) AEON MALL CHERAS SELATAN 10) AEON MALL IPOH KLEBANG 11) AEON MALL IPOH STATION 18 12) AEON MALL KINTA CITY 13) AEON MALL KOTA BHARU 14) AEON MALL KUCHING CENTRAL 15) AEON MALL KULAIJAYA 16) AEON MALL MELAKA 17) AEON MALL METRO PRIMA 18) AEON MALL NILAI 19) AEON MALL PERMAS JAYA 20) AEON MALL RAWANG 21) AEON MALL SEREMBAN 2 22) AEON MALL SERI MANJUNG 23) AEON MALL SHAH ALAM 24) AEON MALL TAIPING 25) AEON MALL TAMAN EQUINE 26) AEON MALL TAMAN MALURI 27) AEON MALL TAMAN UNIVERSITI 28) AEON MALL TEBRAU CITY

AEON Credit may, at its discretion, appoint or engage its affiliates, agents, contractors or third-party service providers to perform administrative, technical, operation or fulfilment functions in connection with the Campaign. Such appointment shall not affect AEON Credit’s role as the organiser of the Campaign as per these Terms and Conditions.

2.0 ELIGIBILITY

This Campaign is open to AEON Wallet account (Basic/Premium) (“Wallet”) holders whose applications have been successfully approved by AEON Credit (“**Eligible Customers**”). For the avoidance of doubt, employees and staff of the AEON Group of Companies are eligible to participate in this Campaign, provided they hold a valid AEON Wallet account.

3.0 CAMPAIGN MECHANICS

3.1 Eligible Customers may earn AEON Points based on the following transaction types:

- **AEON BiG SARA (Sumbangan Asas Rahmah) Receipt:** Eligible Customers who pay using the SARA scheme at AEON BiG will earn five (5) AEON Points for every RM1 spent (normal days: (1) AEON Point for every RM1 spent) and receive 10 lucky draw entries for each eligible receipt.

- **AEON BiG Mall and AEON Mall Receipts:** Eligible Customers who shop at AEON BiG Mall or AEON Mall participating outlets will earn up to 5 AEON Points per eligible receipt and receive 1 lucky draw entry per eligible receipt.
- **Total Points Limit:** Each member may earn a maximum of 1,000 AEON Points in total throughout the Campaign Period, regardless of the number of receipts or mechanics participated in.

3.2 Spend amounts will be calculated based on the net amount paid, excluding any taxes, service charges, discounts, vouchers, or refunds, unless otherwise stated.

3.3 Eligible Customers are required to capture a clear image of the receipt as proof of purchase and upload the receipt via the AEON Wallet App within the Campaign Period. Only original printed receipts bearing clear and legible details of the store name, transaction date and total transaction amount shall be accepted.

3.4 Eligible Customers shall upload only one (1) receipt per photo per submission to ensure accurate verification and processing.

3.5 Reward will be credited into the Eligible Customer's AEON Wallet App within forty-eight (48) hours after the receipt (proof of purchase) has been successfully uploaded and verified.

3.6 Receipt submissions may be rejected at the sole discretion of AEON Credit if, including but not limited to, any of the following applies:

- a) The receipt image is unclear, blurred, cropped, or illegible;
- b) Mandatory details (including tenant name, mall name, transaction date, or total transaction amount) are missing and/or unclear;
- c) The receipt submitted duplicates a previously uploaded receipt;
- d) The receipt is issued by a tenant not located at AEON Mall; or
- e) The receipt is issued by a non-participating AEON BiG store.

3.7 In the event a receipt submission is rejected, Eligible Customers may resubmit the receipt, provided that such resubmission is made within the qualifying conditions of the Campaign.

3.8 Once a receipt submission is made, it cannot be amended or edited. Eligible Customers who wish to correct any error must await the verification outcome and may re-upload the correct receipt image only if the initial submission is rejected.

3.9 Eligible Customers are strictly prohibited from uploading receipts belonging to third parties. Only receipts arising from the Eligible Customer's own personal purchases shall be considered valid.

3.10 In addition to the AEON Points Reward, Eligible Customers will automatically earn and entry ("Lucky Draw Entry") for the weekly and Grand Prize Lucky Draw for every approved receipt submission verified.

3.11 The Eligible Customers can increase the chances of winning by earning more entries based on the requirements below:

No	Spending Category	No. of entries
1.	AEON BiG SARA (Sumbangan Asas Rahmah) Receipts with any spending transaction in a single receipt	10
2.	AEON BiG Mall and AEON Mall Receipts with any spending transaction in a single receipt	1

3.12 Winners for both the weekly and Grand Prize Lucky Draw will be selected via a computerized random selection process. The selection decisions are final, binding, and not subject to dispute or correspondence.

3.13 Winners will be notified via the AEON Wallet App or email or phone call based on the details registered in their account. Winners may be required to verify their identity and produce the original receipt(s) upon request to claim their prize.

3.14 Grand Prize Lucky Draw Eligibility:

- All lucky draw entries accumulated and verified throughout the entire Campaign Period shall be deemed eligible for the Grand Prize Lucky Draw, subject strictly to Clause 3.14(b).
- Exclusion of weekly winners: Notwithstanding the accumulation of lucky draw entries, Eligible Customers who have been selected as a winner for any weekly lucky draw shall not be entitled to participate in the Grand Prize Lucky Draw. For the avoidance of doubt, the Grand Prize is reserved exclusively for Eligible Customers who have not won a weekly prize during the Campaign Period.

3.15 For any enquiries or assistance relating to this Campaign, Eligible Customers may contact the Information Counter at the participating AEON Mall, AEON BiG or AEON Credit Contact Center.

4.0 GENERAL TERMS AND CONDITIONS:

- 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.
- 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 Customers 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 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.
- 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.
- 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.
- 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.
- In no event shall AEON Credit nor any of its officers, employees, representatives and/or agents (including without limitation, any third party service providers) 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, including those arising from platforms or infrastructure used in connection with the Campaign, and matters arising in connection with electronic or systems based processing, verification or validation of Campaign submissions, 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. At the time of awarding the Reward, the principal and supplementary AEON Member Plus Visa Card and/or AEON Wallet account of the Eligible Customers must be active, prompt and in good standing.
20. 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.
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 Customers 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 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.