

FAQ - AEON Credit Contactless Cards.

Q1. What is the Contactless Card?

- A. The Contactless Card is a payment feature that allows you to make purchases by waving your Contactless Card in front of a secure reader at the sales counter. The Contactless Card contains an embedded chip with a tiny antenna that securely transmits payment instructions to and from the secure reader.

Q2. What are the benefits?

- A. A Contactless Card provides a quicker and more convenient way to make purchases, as you do not have to sign a receipt or enter a PIN for eligible transactions. You spend less time in queues and your payment is secure since the card stays in your hand throughout checkout.

Q3. How do I use my Contactless Card?

- A. Your Contactless Card can be used at any card reader displaying the contactless symbol at the Point of Sale. Once the cashier enters the purchase amount into the terminal, hold your card within 4cm of the secure contactless reader. Within half a second, your transaction is confirmed when the green indicator lights up and a message appears on the display confirming the successful payment. You can choose to have a receipt, but this is optional.

Q4. How close does the Contactless Card need to be to the reader?

- A. You should hold your Contactless Card within 4cm of the card reader.

Q5. How do I enable or disable the contactless function?

- A. Only AEON Cards with the contactless function are enabled by default. You may change the setting via:
- **AEON Wallet**
 - **AEON Credit Online Account**
 - **AEON Credit Service Branch Contact:** Customer Care Centre: 03-2719 9999

Q6. Is there a limit on the value of goods I can purchase with the Contactless Card?

- A. No. However for purchases above RM250, your PIN (for local and selected overseas transactions) or signature (for overseas transactions) is required.

Q7. What happens if I try to purchase goods over RM250 with my Contactless Card?

- A. You will be prompted to enter your PIN (for local and selected overseas transactions) or sign the transaction slip.

Q8. Can I get a receipt after I make the payment?

A. Yes. You can request for a receipt if needed.

Q9. Can I unknowingly make a purchase if I walk past a reader?

A. No. Your Contactless Card will only work when it is within 4cm of the card reader. Furthermore, the reader must be enabled by the cashier, only happens when the cashier initiates a transaction at the terminal to accept the payment.

Q10. What happens if I accidentally tap my card twice on the contactless reader?

A. You will only be billed once, as the contactless terminal can only process one transaction at a time.

Q11. Will the reader process a payment if I tap my wallet with more than one Contactless Card?

A. The reader may detect more than one card but will not complete the payment. Therefore, you will need to repeat the transaction using only one card at a time.

Q12. What if a fraudster reads my card by placing a contactless reader near my wallet?

A. Your Contactless Card has built-in safeguards to prevent unauthorized use, even if a fraudster attempts to read your card with a rogue reader near your wallet or pocket. Each contactless transaction generates a unique one-time code, which can only be produced by your card's chip and cannot be reused to create a counterfeit card. You will not be held responsible for fraudulent charges or unauthorized purchases made using the contactless function. However, you should notify us immediately—or as soon as reasonably possible, if you notice any unauthorized card use or suspicious activity.

Q13. Could a fraudster steal my card and make fraudulent transactions?

A. No. Safeguards are in place to protect your Contactless Card in case it is lost or stolen. Contactless transactions have a low limit of RM250, above which cardholder verification, either a PIN or signature is required. Additionally, you can choose to set your Cumulative Contactless Transaction Limit anywhere between RM1 and RM400 for added security.

Q14. What is a Cumulative Contactless Transaction Limit?

A. Cumulative Contactless Transaction Limit is the total amount spent using your Contactless Card via the contactless function consecutively. Upon reaching the Cumulative Contactless Transaction Limit, you are required to perform a transaction by inserting the card into the terminal for security purpose. PIN / signature will be requested to authorise the transaction. By default, all AEON Credit Cards with contactless functionality are set with a RM1,000 daily limit. The limit resets daily. For example, if RM800 is utilised on Day 1, the available contactless limit will reset to RM0 on Day 2. You can change the setting via: AEON Wallet, AEON Credit Online Account AEON Credit Service Branch Contact us at: Customer Care Centre: 03-2719 9999.

Q15. What happens if I try to purchase goods over my Cumulative Contactless Transaction Limit?

- A. If you are in Malaysia, you will be required to enter your **PIN**. For overseas transactions, you will need to provide either your **PIN** or **signature** on the transaction slip, just as you would for a regular credit card transaction.