



AEON CREDIT SERVICE

**Join FinPlus &
Get 4,000 AEON Points Campaign
TERMS & CONDITIONS**

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TERMS AND CONDITIONS

Join FinPlus & Get 4,000 AEON Points Campaign (“Campaign”)

1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad (“AEON Credit”) and will commence from 1 June 2026 till 31 August 2026, both dates inclusive (hereinafter referred to as “Campaign Period”).

2.0 ELIGIBILITY CRITERIA:

- 2.1 This Campaign is open to all customer who joined FinPlus Membership with a FinPlus tier assign namely Entry, Grow, Advance, Pro and Elite during the Campaign Period via AEON Wallet.
- 2.2 Customers who have assigned with FinPlus tier must apply for AEON Credit’s Financing or AEON Credit Card with eligibility criteria as set out in clauses 2.4 to 2.6 (hereinafter referred to as “Eligible Customer”).
- 2.3 The following person(s) is NOT eligible to participate in this Campaign:
- i. 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.
 - ii. 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.
- 2.4 Motorcycle Financing, Auto Financing and Objective Financing Application:
- i. This Campaign is open to Malaysian citizens who have applied the financing from participating merchants in Malaysia during the Campaign Period.
 - ii. Eligible Customer is required to submit the completed application form together with required supporting documents to the participating merchants during the Campaign Period.

Types of Financing	Purchases	Minimum Financing Amount
AEON Credit’s Motorcycle Financing Hire Purchase-i Scheme	All New and Used Motorcycle	No Minimum Financing Amount Required
AEON Credit’s Auto Financing Hire Purchase-i Scheme	Used Car and New Car	No Minimum Financing Amount Required
AEON Credit’s Objective Financing Scheme	<ol style="list-style-type: none"> 1. Telecommunication 2. Home Appliances 3. Kitchen Appliances 4. Digital Gadgets 5. Computer & Laptop 6. Home & Living 7. Health & Beauty Sports & Lifestyle 	RM3,000 and above

- iii. For Objective Financing application with any combination products of Smartphone and Non-Smartphone, such application remains to follow Smartphone scheme as per AEON Credit Assessment Guidelines.
- iv. This Campaign is not eligible for Objective Financing application for Gold & Jewellery products.

2.5 Personal Financing Application:

- i. This Campaign is open to customers who apply for AEON i-Cash Personal Financing facility.
- ii. The applicants must be 18 years old and above at the time of submitting the application to AEON Credit.
- iii. 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 any of the following channels (“Application Channel”):
 - a. AEON Credit website at www.myaeoncredit.com.my; or
 - b. AEON Wallet app; or

- c. AEON Credit Branches; or
- d. AEON Credit Telemarketing
- iv. The minimum approved financing amount must be RM15,000 and 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.

2.6 Credit Card Application:

- i. This Campaign is open to new principal cardholders who have applied for the following AEON Credit Card and whose application is approved during the Campaign Period.
 - a. AMP Visa Platinum / Mastercard;
 - b. AMP Visa Gold / Mastercard;
 - c. AMP Visa Classic / Mastercard; and
 - d. AEON Biker Visa Gold / Infinite
- ii. The Eligible Cardholder must submit his/her application via any of the following channels (“Application Channel”):
 - a. AEON Credit Service Branches;
 - b. AEON Credit Service Direct Sales;
 - c. AEON Credit Service Telemarketing;
 - d. AEON Credit Website at www.myaeoncredit.com.my;
 - e. AEON Wallet; or
 - f. AEON Authorised Merchant
- iii. The following cardholders are NOT eligible to participate in this Campaign:
 - a. any principal AEON Credit cardholder who has cancelled his/her AEON Credit Card within the last twelve (12) months prior to the approval date of his/her principal AEON Credit Card under this Campaign;
 - b. existing principal AEON Credit cardholders;
 - c. permanent and/or contract employees of AEON Credit;
 - d. applications via Money X and/or Ringgit Plus via any other aggregator channels; and
 - e. virtual AEON Credit cardholder.
- iv. In the event that an Eligible Cardholder applies for two (2) AEON Credit Cards simultaneously, the AEON Credit Card that first satisfies the Qualifying Conditions will be eligible for the Campaign.

3.0 QUALIFYING CONDITIONS:

- 3.1 The Eligible Customer’s application must be approved by AEON Credit within the Campaign Period and all approvals are at the sole discretion of AEON Credit based on its credit evaluation process.
- 3.2 To participate in this Campaign, the Eligible Customers are required to activate their credit card and the Eligible Customer who apply for the Motorcycle Financing, Auto Financing and Objective Financing, applications must be submitted within the Campaign Period and are subject to approval by AEON Credit and sales claims must be made within 90 calendar days from the approval date; and Eligible Customer shall execute the Sales & Purchase Agreement (“S&P”) for Personal Financing application within 30 calendar days upon approval by AEON Credit.

4.0 REWARD REQUIREMENTS:

- 4.1 This Campaign offers 4,000 AEON Points to the first 2,500 successful Eligible Customer (hereinafter referred to as ‘Reward’).
- 4.2 The Reward will be credited into successful Eligible Customer’s AEON Wallet account. Each successful Eligible Customer will only receive one (1) time of Reward and allocation is set out on a first-come, first-served basis as in the table below:

Type of Financing or Credit Card Application	Number of Eligible Customers	Reward Per Eligible Customers	Total Rewards Pool
Personal Financing	900	4,000 AEON Points	3,600,000 AEON Points
Motorcycle Financing	800		3,200,000 AEON Points
Auto Financing	300		1,200,000 AEON Points
Objective Financing	300		1,200,000 AEON Points
Credit Card	200		800,000 AEON Points
Total	2,500	-	10,000,000 AEON Points

4.3 Any Reward received under this Campaign for all Financing or Credit Card applications cannot be combined with any other ongoing campaigns. Eligible Customers who are qualified for multiple campaigns and rewards, shall only be entitled to one (1) reward, and the reward will be based on the first approved application that fulfills the campaign's eligibility Criteria.

5.0 FULFILLMENT OF REWARD

5.1 The Reward will be credited to the Eligible Customer's AEON Wallet account within sixty (60) calendar days after card activation or sales claim date.

5.2 Successful Eligible Customer's AEON Wallet account must be active.

6.0 GENERAL TERMS AND CONDITIONS:

6.1 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.

6.2 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).

6.3 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.

6.4 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.

6.5 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.

6.6 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.

6.7 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.

6.8 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.

6.9 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.

6.10 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.

- 6.11 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.
- 6.12 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/Promotion so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
- 6.13 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.
- 6.14 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.
- 6.15 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.
- 6.16 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
- 6.17 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.
- 6.18 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.
- 6.19 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.
- 6.20 The standard interest rate, penalty, early settlement rebate and other charges apply to all Consumer Durable Easy Payment Products as documented in the Product Disclosure Sheet.
- 6.21 The Compensation (Late Payment Charge), Early Settlement Rebate and other charges shall apply to all of AEON Credit's Motorcycle Hire Purchase-i Scheme as documented in the Hire Purchase-i Agreement. Any Sales and Services Tax ("SST") or tax of similar nature applicable in this Campaign, shall be payable by the Eligible Customer(s).
- 6.22 At the time of awarding the Reward, the principal and supplementary AEON Credit Card and/or AEON Wallet account of the Eligible Customers must be active, prompt and in good standing.
- 6.23 Eligible Customers acknowledge that there may be a lapse of time between transactions made using the AEON Credit 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.
- 6.24 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 fulfilment process.

6.25 The Terms and Conditions herein shall apply to and be read together with the provisions in the Motorcycle Financing, Auto Financing, Objective Financing, Personal Financing, AEON Credit 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.

