



PRODUCT DISCLOSURE SHEET AEON I-CASH PERSONAL FINANCING FOR GOVERNMENT EMPLOYEE

Please read this Product Disclosure Sheet (PDS) before you decide to sign on the terms and conditions for the AEON i-Cash Personal Financing. Make sure you read the general terms & conditions. The product would only provide digital copy of this Product Disclosure Sheet

Effective Date: 19 May 2026

1.	<p>What is this product about?</p> <ul style="list-style-type: none"> ➤ AEON i-Cash Personal Financing for Government Employee is an unsecured financing facility based on the shariah principle of Tawarruq which is calculated on a fixed profit rate, resulting in fixed payment throughout the financing tenure. The facility does not require any guarantor or collateral. ➤ Under the Angkasa Salary deduction scheme, the financing has been specially curated by AEON Credit for government employee in Malaysia where monthly payment is remitted via monthly salary deduction with Biro Angkasa. 														
2.	<p>What do I get from this product?</p> <ul style="list-style-type: none"> ➤ Minimum facility amounts of RM1,000 and maximum amount of RM100,000 (based on credit assessments). ➤ Financing tenure from 60 months to 84 months. ➤ No lock-in period. ➤ Profit Rate varies from 0.50% to 1.50% per month depending on customer's credit profile. <table border="1" data-bbox="331 801 1442 896"> <thead> <tr> <th>Financing Amount</th> <th>Profit Rate</th> <th>Effective profit rate</th> </tr> </thead> <tbody> <tr> <td>RM1,000 – RM100,000</td> <td>0.50% to 1.50% per month</td> <td>10.58% - 31.72% per annum</td> </tr> </tbody> </table>	Financing Amount	Profit Rate	Effective profit rate	RM1,000 – RM100,000	0.50% to 1.50% per month	10.58% - 31.72% per annum								
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3.	<p>What are the fees and charges as well as my obligations?</p> <ul style="list-style-type: none"> ➤ Below are the fees that you will have to pay which will be deducted from your financing: <table border="1" data-bbox="209 976 1487 1373"> <thead> <tr> <th>Type of Fee</th> <th>Details Of Fee</th> </tr> </thead> <tbody> <tr> <td>Processing Fee</td> <td> <ul style="list-style-type: none"> • 4% of the financing amount ≤RM10,000 • 2% of the financing amount >RM10,000 Maximum fee is RM400 (subject to Tax) </td> </tr> <tr> <td>Stamp Duty</td> <td>As per Stamp Act 1949 (Revised 1989)</td> </tr> <tr> <td>Wakalah Fee</td> <td>RM 10.00</td> </tr> <tr> <td>Monthly Collection Fee</td> <td>2% fee will be deducted monthly from your salary for the administration of the salary deduction service by and payable to Biro Perkhidmatan Angkasa</td> </tr> <tr> <td>Early Settlement Fee</td> <td>No Early Settlement Fee</td> </tr> <tr> <td>Applicable Tax</td> <td>All applicable taxes, duties, levies, or similar charges imposed by any relevant governmental authority must be paid by the Customer (if any). For more information, please visit https://myaeoncredit.com.my/.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ➤ Payment illustration as follows: <ul style="list-style-type: none"> • Your financing amount: RM100,000 • Your monthly instalment: RM1,691 • Your financing tenure: 7 years • Profit rate: 6% per annum • Effective profit rate: 10.58% per annum <p>In total you will pay RM142,000 at the end of 7 years.</p>	Type of Fee	Details Of Fee	Processing Fee	<ul style="list-style-type: none"> • 4% of the financing amount ≤RM10,000 • 2% of the financing amount >RM10,000 Maximum fee is RM400 (subject to Tax)	Stamp Duty	As per Stamp Act 1949 (Revised 1989)	Wakalah Fee	RM 10.00	Monthly Collection Fee	2% fee will be deducted monthly from your salary for the administration of the salary deduction service by and payable to Biro Perkhidmatan Angkasa	Early Settlement Fee	No Early Settlement Fee	Applicable Tax	All applicable taxes, duties, levies, or similar charges imposed by any relevant governmental authority must be paid by the Customer (if any). For more information, please visit https://myaeoncredit.com.my/ .
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4.	<p>Where can I apply for this product?</p> <p>Interested applicants may apply at any AEON Credit Service branches or service counters and via our corporate website at https://myaeoncredit.com.my/.</p>														
5.	<p>When is the payment due?</p> <p>The Payment due date is based on date stated in your Personal Financing Notification Letter.</p>														
6.	<p>What are the major risks?</p> <p>Compensation (late payment) will be imposed, and the outstanding financing amount will be higher in the event you default on your payment. If you have a problem meeting your financing obligations, contact us as early as possible to discuss payment alternatives.</p> <p>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR PERSONAL FINANCING</p>														

7.	<p>What if I fully settle the Financing earlier than the date originally agreed upon?</p> <ul style="list-style-type: none"> ➤ If you settle the balance outstanding earlier, you are entitled to a rebate on the Deferred Sale Price. The rebate shall be calculated in accordance with the following formula: - <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Early Settlement Amount = Outstanding Selling Price – Rebate</p> <p>Where, Rebate = Remaining Unearned Profit (Total Contracted Profit – Profit paid) – Early Settlement Charges (if any)</p> </div>
8.	<p>What if I fail to fulfill my obligations?</p> <ul style="list-style-type: none"> ➤ If the Customer fails to make any monthly payment or pay any other amount payable when due or the outstanding Deferred Sale Price in full when demanded, the Customer shall pay the Late Payment Charge (“LPC”) to AEON Credit based on the Shariah principle of Ta’widh (compensation). ➤ The LPC is calculated at the one per cent (1 %) per annum on the outstanding payments, from the overdue date until date of full payment during the Tenure or until judgment date (whichever is earlier). ➤ The LPC shall be calculated based on the LPC rate as follows: <ul style="list-style-type: none"> • $LPC = \text{outstanding monthly payment (or outstanding Deferred Sale Price)} \times \text{LPC rate} / 365 \text{ days} \times \text{numbers of days outstanding}$ ➤ The LPC will not be compounded. The right to the LPC shall not prejudice any of AEON Credit’s other rights available under the terms of the Facility.
9.	<p>Where can I get assistance and redress?</p> <p>If you have difficulties in making payments, you should contact us as early as possible to discuss the payment alternatives or if you are unsatisfied with the products or services provided by us, you may contact us at: -</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Customer Care Centre Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur. Tel: 603-2719 9999 / Fax: 603-7863 7898 E-mail: customer.service@aeoncredit.com.my Website: www.myaeoncredit.com.my</p> </div> <p>Agensi Kaunseling dan Pengurusan Kredit, which was established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK by:</p> <ol style="list-style-type: none"> 1. Submitting a complaint via eLINK at bnmlink.bnm.gov.my; or 2. Drop an enquiry through the live chat widget at BNM official website; or 3. Calling BNMLINK Call Centre (Tel: 1-300-88-5465 or +603-2174-1717). <p>In the event that your complaint to AEON Credit Service (M) Berhad remains unresolved, you may seek redress through the Financial Markets Ombudsman Service (FMOS). Complaints can be filed in person at Level 13, Main Block, Menara Takaful Malaysia, No. 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur; by phone at +603-2272 2811; or online at www.fmos.org.my.</p>
10.	<p>How do I make payment to my account?</p> <ul style="list-style-type: none"> ➤ Monthly payment shall be deducted through ANGKASA facility from your salary. ➤ If you cease to be government servant, kindly remit payment via Cheque Payment, AEON Wallet, Interbank GIRO, FPX, ATM/CDM or Over the Counter. <i>For details on each payment channel, please refer to https://myaeoncredit.com.my/</i>
11.	<p>Where can I get further information or assistance on my Personal Financing?</p> <p>If you have any questions or require assistance with your personal financing, you may:</p> <ul style="list-style-type: none"> • Contact our Customer Care Centre on 03-2719 9999; • Email us at customer.service@aeoncredit.com.my; or • Visit our official website at https://myaeoncredit.com.my/.



HELAIAN PENDEDAHAN PRODUK PEMBIAYAAN PERIBADI AEON I-CASH UNTUK KAKITANGAN KERAJAAN

Sila baca Helaiian Pendedahan Produk ini sebelum anda membuat keputusan untuk menandatangani terma-terma dan syarat- syarat Pembiayaan Peribadi AEON i-Cash. Pastikan anda membaca terma-terma dan syarat-syarat. Produk ini hanya akan menyediakan salinan digital bagi Lembaran Pendedahan Produk.

Tarikh Berkuat Kuasa: 9 Mei 2026

1.	<p>Apakah produk ini?</p> <ul style="list-style-type: none"> Pembiayaan Peribadi AEON i-Cash untuk kakitangan kerajaan adalah kemudahan pembiayaan tanpa cagaran yang berasaskan prinsip syariah Tawarruq yang dikira berdasarkan kadar keuntungan tetap, dengan pembayaran tetap sepanjang tempoh pembiayaan. Kemudahan ini tidak memerlukan penjamin atau cagaran. Dibawah Skim Potongan Gaji Angkasa, pembiayaan tersebut telah direka khas oleh AEON Credit untuk kakitangan kerajaan di Malaysia di mana bayaran bulanan dijamin melalui potongan gaji bulanan dengan Biro Angkasa. 														
2.	<p>Apa yang saya dapat daripada product ini?</p> <ul style="list-style-type: none"> Amaun kemudahan minimum adalah RM1,000 dan amaun maksimum adalah RM100,000(berdasarkan penilaian kredit). Tempoh pembiayaan dari 60 bulan hingga 84 bulan. Tiada had tempoh sekatan. Kadar keuntungan adalah di antara 0.50% dan 1.5% sebulan tertakluk kepada penilaian kredit. <table border="1" data-bbox="316 880 1329 972"> <thead> <tr> <th>Amaun Pembiayaan</th> <th>Kadar Keuntungan</th> <th>Kadar Keuntungan Efektif</th> </tr> </thead> <tbody> <tr> <td>RM1,000 – RM100,000</td> <td>0.50% - 1.50% sebulan</td> <td>10.58% - 31.72% setahun</td> </tr> </tbody> </table>	Amaun Pembiayaan	Kadar Keuntungan	Kadar Keuntungan Efektif	RM1,000 – RM100,000	0.50% - 1.50% sebulan	10.58% - 31.72% setahun								
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3.	<p>Apakah yuran dan caj serta kewajipan saya?</p> <ul style="list-style-type: none"> Berikut adalah caj yang perlu anda bayar yang akan ditolak daripada pembiayaan anda: <table border="1" data-bbox="193 1043 1469 1447"> <thead> <tr> <th>Jenis Yuran</th> <th>Butiran Yuran</th> </tr> </thead> <tbody> <tr> <td>Yuran Pemprosesan</td> <td> <ul style="list-style-type: none"> 4% dari amaun pembiayaan \leqRM10,000 2% dari amaun pembiayaan $>$RM10,000 Yuran maksimum adalah RM400 (tertakluk kepada Cukai) </td> </tr> <tr> <td>Duti Setem</td> <td>Mengikut Akta Setem 1949 (Pindaan 1989)</td> </tr> <tr> <td>Yuran Wakalah</td> <td>RM 10.00</td> </tr> <tr> <td>Yuran Kutipan Bulanan</td> <td>Yuran sebanyak 2% akan ditolak setiap bulan daripada gaji anda untuk pengurusan perkhidmatan potongan gaji oleh Biro Perkhidmatan ANGKASA</td> </tr> <tr> <td>Yuran Pembayaran Awal</td> <td>Tiada</td> </tr> <tr> <td>Cukai Terpakai</td> <td>Semua cukai, duti, levi, atau caj yang seumpamanya yang dikenakan oleh mana-mana pihak berkuasa kerajaan yang berkaitan yang dikenakan perlu dibayar oleh Pelanggan (jika ada). Untuk maklumat lanjut sila layari https://myaeoncredit.com.my/</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Ilustrasi pembayaran balik adalah seperti berikut: <ul style="list-style-type: none"> Amaun pembiayaan anda: RM100,000 Bayaran bulanan anda: RM1,691 Tempoh pembiayaan anda: 7 tahun Kadar Keuntungan: 6% setahun Kadar keuntungan efektif: 10.58% setahun Jumlah yang akan anda bayar pada akhir 7 tahun adalah RM142,000. 	Jenis Yuran	Butiran Yuran	Yuran Pemprosesan	<ul style="list-style-type: none"> 4% dari amaun pembiayaan \leqRM10,000 2% dari amaun pembiayaan $>$RM10,000 Yuran maksimum adalah RM400 (tertakluk kepada Cukai)	Duti Setem	Mengikut Akta Setem 1949 (Pindaan 1989)	Yuran Wakalah	RM 10.00	Yuran Kutipan Bulanan	Yuran sebanyak 2% akan ditolak setiap bulan daripada gaji anda untuk pengurusan perkhidmatan potongan gaji oleh Biro Perkhidmatan ANGKASA	Yuran Pembayaran Awal	Tiada	Cukai Terpakai	Semua cukai, duti, levi, atau caj yang seumpamanya yang dikenakan oleh mana-mana pihak berkuasa kerajaan yang berkaitan yang dikenakan perlu dibayar oleh Pelanggan (jika ada). Untuk maklumat lanjut sila layari https://myaeoncredit.com.my/
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4.	<p>Di mana saya boleh memohon produk ini?</p> <p>Pemohon yang berminat boleh memohon di mana-mana cawangan atau kaunter servis AEON Credit Service dan juga melalui laman web di https://myaeoncredit.com.my/</p>														
5.	<p>Bilakah tarikh akhir bagi bayaran bulanan?</p> <p>Tarikh akhir pembayaran adalah berdasarkan tarikh yang dinyatakan di Notis Pembiayaan Peribadi anda.</p>														
6.	<p>Apakah risiko-risiko utama?</p> <p>Pampasan (bayaran lewat) akan dikenakan dan baki pembiayaan akan menjadi lebih tinggi jika bayaran bulanan tidak dijelaskan. Jika anda menghadapi masalah untuk memenuhi tanggungjawab pembayaran balik, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran yang lain.</p> <p>NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA GAGAL MEMBUAT PEMBAYARAN PEMBIAYAAN PERIBADI ANDA.</p>														

7.	<p>Bagaimana jika saya membuat penyelesaian penuh pembiayaan lebih awal daripada tarikh yang dipersetujui?</p> <p>➤ Sekiranya anda membuat penyelesaian penuh pembiayaan lebih awal, anda layak mendapat rebat caj Harga Jualan Tertunda. Rebat hendaklah dikira mengikut formula berikut:-</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Jumlah Penyelesaian Awal = Baki Harga Jualan – Rebat</p> <p>Di mana, Rebat = Jumlah Keuntungan Kontrak – Keuntungan yang telah dibayar</p> </div>
8.	<p>Bagaimana jika saya gagal memenuhi tanggungjawab saya?</p> <p>➤ Jika Pelanggan gagal membuat mana-mana ansuran bulanan atau membayar apa-apa jumlah yang perlu dibayar apabila perlu atau tunggakan Harga Jualan Tertunda secara penuh apabila dituntut, Pelanggan hendaklah membayar Caj Bayaran Lewat (“CBL”) kepada AEON Credit berdasarkan prinsip Shariah Ta’widh (pampasan).</p> <p>➤ CBL dikira pada kadar satu peratus (1%) setiap tahun ke atas bayaran-bayaran yang tertunggak, daripada tarikh apabila perlu bayar sehingga tarikh pembayaran penuh di buat dalam Tempoh atau sehingga tarikh penghakiman (mana-mana yang lebih awal).</p> <p>➤ CBL hendaklah dikira berdasarkan kadar CBL seperti yang berikut: -</p> <ul style="list-style-type: none"> • CBL – tunggakan Ansuran Bulanan (atau tunggakan Harga Jualan Tertunda) x kadar CBL / 365 hari x bilangan hari tertunggak) <p>➤ CBL tidak akan dikompaunkan. Hak untuk CBL tidak boleh menjejaskan apa-apa hak AEON Credit yang terdapat dibawah terma-terma Kemudahan.</p>
9.	<p>Di mana saya boleh mendapatkan bantuan dan pembelaan?</p> <p>Jika anda menghadapi kesukaran untuk membuat pembayaran, anda boleh menghubungi kami secepat mungkin untuk membincangkan alternatif pembayaran atau jika anda tidak berpuas hati dengan produk atau perkhidmatan yang kami sediakan, anda juga boleh menghubungi kami di: -</p> <div style="border: 1px solid gray; background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <p>Customer Care Centre Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur. Tel: 603-2719 9999 / Fax: 603-7863 7898 E-mel: customer.service@aeoncredit.com.my Laman web: www.myaeoncredit.com.my</p> </div> <p>Selain itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit yang telah ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pinjaman secara percuma kepada individu. Jika pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK melalui:</p> <ol style="list-style-type: none"> 1. Mengemukakan aduan melalui eLINK di bnmlink.bnm.gov.my dan BNM akan memberi maklum balas melalui emel; atau 2. Menghantar pertanyaan melalui widget live chat di laman web rasmi BNM; atau 3. Menghubungi Pusat Panggilan BNMLINK (Tel: 1-300-88-5465 atau +603-2174-1717). <p>Sekiranya aduan anda kepada AEON Credit Service (M) Berhad masih tidak diselesaikan, anda boleh mendapatkan penyelesaian melalui Financial Markets Ombudsman Service (FMOS). Aduan boleh dikemukakan secara terus dengan hadir ke Tingkat 13, Blok Utama, Menara Takaful Malaysia, No. 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur; melalui telefon di +603-2272 2811; atau secara dalam talian di www.fmos.org.my.</p>
10.	<p>Bagaimana saya boleh membuat pembayaran pada akaun saya?</p> <p>➤ Bayaran bulanan akan ditolak melalui kemudahan ANGKASA daripada gaji anda.</p> <p>➤ Sekiranya anda tidak lagi berkhidmat sebagai penjawat awam sila buat bayaran melalui Cek, Aplikasi AEON Wallet, Interbank GIRO, FPX, ATM/CDM atau di Kaunter. <i>Untuk maklumat lanjut mengenai setiap saluran pembayaran, sila rujuk ke https://myaeoncredit.com.my/.</i></p>
11.	<p>Di mana saya boleh mendapatkan maklumat lanjut?</p> <p>Jika anda mempunyai sebarang pertanyaan atau memerlukan bantuan mengenai pembiayaan peribadi anda, anda boleh:</p> <ul style="list-style-type: none"> • Menghubungi Pusat Khidmat Pelanggan kami di 03-2719 9999; • Emel kami di customer.service@aeoncredit.com.my; atau • Melawat laman web rasmi kami di https://myaeoncredit.com.my/