



**AEON CREDIT SERVICE**



## **SUBSCRIPTION**

PRODUCT DISCLOSURE SHEET

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**Please read this Product Disclosure Sheet before you decide to take up SUBSCRIPTION.**

**Be sure to also read the general terms and conditions attached herewith. Please seek clarification from AEON Credit Service (M) Berhad if you do not understand any part of this document.**

#### **1. What is this product about?**

Subscription is a leasing product. It allows the lessee (customer) to enjoy and use selected goods by paying monthly rental over an agreed period ("Lease Term"). Instead of purchasing the goods, the lessee can lease the goods from AEON Credit and enjoy the goods, making it easier to access with greater flexibility and convenience.

#### **2. What are my obligations?**

You are responsible to pay the monthly rental(s) on time throughout the Lease term, take proper care of the goods, and comply with the agreed terms of use. At the end of the Lease term, the goods must be returned to AEON Credit in accordance with the conditions stated in the lease agreement. You shall not move the goods from the specified location without AEON Credit's prior written consent.

#### **3. What happen if I fail to fulfill my obligations?**

If you fail to fulfill your obligations, AEON Credit may:-

1. Terminate the lease before the expiration of the Lease Term and you shall be liable to pay AEON Credit the applicable amount as set out in Item 4 below;
2. Retake the possession of the goods;
3. Impose late payment charges at the rate of five per centum (5%) per annum on daily basis; and/or
4. Initiate legal action against you.

#### **4. What if I wish to terminate the lease before the expiry of the lease term?**

You may terminate the lease at any time from the date of the lease agreement by giving AEON Credit at least thirty (30) days' prior written notice before the intended termination date and you shall be liable to pay AEON Credit a sum which is equivalent to the monthly rental(s) for the remaining lease term, together with any other sums due and payable in full.

#### **5. What do I need to do if there are changes to my contact details?**

It is your responsibility and important for you to inform us any changes in your contact information to ensure that all correspondences reach you in a timely manner.

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6. How do I make payments?

| PAYMENT CHANNEL         |              | Maybank                                                                                                                                                                       | CIMB Bank  | CIMB Islamic Bank | Public bank | Alliance Bank | AmBank     | BSN        | RHB Bank  | Standard Chartered Bank | Bank Muamalat |
|-------------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------|-------------|---------------|------------|------------|-----------|-------------------------|---------------|
| Auto Debit              | Successful   | RM 0.20 **                                                                                                                                                                    | RM 1.00 *  | RM 1.00 *         | RM 0.50 **  | RM 0.60 **    | RM 1.00 ** | RM 1.00 ** | RM 1.00 * | RM 0.50 **              | RM 0.50 *     |
|                         | Unsuccessful |                                                                                                                                                                               |            |                   |             |               |            |            | RM 1.00 * |                         |               |
| Counter                 |              |                                                                                                                                                                               |            |                   |             |               |            | RM 1.00 ** |           |                         |               |
| Cash Deposit Machine    |              | RM 1.00 **                                                                                                                                                                    | RM 1.00 ** | RM 1.00 **        | RM 1.00 **  | RM 0.50 **    |            |            |           |                         |               |
| Cheque Deposit Terminal |              |                                                                                                                                                                               |            |                   | RM 1.00 **  | RM 0.50 **    |            |            |           |                         |               |
| ATM Transfer            |              |                                                                                                                                                                               | RM 1.00 *  | RM 1.00 *         | RM 1.00 *   | RM 0.50 **    | RM 0.50 ** | RM 1.00 ** |           |                         |               |
| Internet Banking        |              | RM 0.10 **                                                                                                                                                                    | RM 0.60 *  | RM 0.60 *         | RM 1.00 *   |               | RM 0.50 ** | RM 1.00 ** |           |                         |               |
| Interbank GIRO (IBG)    |              | RM 0.10 via internet, RM 0.50 - RM 2.00 via Counter *. For full listing of all IBG participating banks, please refer <a href="http://www.myclar.org.my">www.myclar.org.my</a> |            |                   |             |               |            |            |           |                         |               |
| Instant Transfer        |              | RM 0.50*. For full listing of all IBG participating banks, please refer <a href="http://www.myclar.org.my">www.myclar.org.my</a>                                              |            |                   |             |               |            |            |           |                         |               |

*Note: The charges listed above are excluded of any applicable taxes.*  
*\*Payment Charges will be deducted from customer's Current Account or Savings Account.*  
*\*\*Payment Charges need to be added in the payment amount.*

*(Example: If the total payment is RM100 and customer choose payment channel via Maybank2u, payment charges amounting RM0.10 need to be added in which the amount payable is RM100.10)*

| Make payment via AEON Wallet |                                                                                                           |
|------------------------------|-----------------------------------------------------------------------------------------------------------|
| AEON Member Plus Visa Card   | Payment can only be made by using a valid and active AEON Member Plus Visa Card                           |
| Online Payment               | Requires valid and active current account/ savings account (CASA) in Malaysia for online payment via FPX. |

If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives.

- AEON Credit Service (M) Berhad. Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.
- Tel: 03- 2719 9999.

7. Where can I get further information?

Should you require further information on taking Subscription (Lease), please refer to our website at [www.myaeoncredit.com.my](http://www.myaeoncredit.com.my). If you have any further queries, please contact us at:-

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- Tel: 03- 2719 9999.



**AEON CREDIT SERVICE**

## **SKIM SEWA BULANAN**

HELAIAN PENDEDAHAN PRODUK



### **HELAIAN PENDEDAHAN PRODUK**

**Sila baca Helaian Pendedahan Produk ini sebelum anda membuat Keputusan untuk mengambil Skim Sewa Bulanan.**

**Pastikan juga anda membaca terma and syarat am yang dilampirkan Bersama ini. Sekiranya anda tidak memahami mana-mana bahagian dikumen ini, anda boleh mendapatkan penjelasan daripada AEON Credit Service (M) Berhad.**

#### **1. Apakah produk ini?**

Skim Sewa Bulanan merupakan produk penyewaan. Ia membolehkan penyewa untuk menikmati and menggunakan barang pilihan terpilih dengan membayar sewaan bulanan sepanjang tempoh yang dipersetujui ("Tempoh Sewa"). Tanpa membeli, penyewa boleh menggunakan barang tersebut dengan menyewa daripada AEON Credit dengan lebih mudah and fleksibel.

#### **2. Apakah tanggungjawab saya?**

Sebagai penyewa, anda bertanggungjawab untuk membayar sewa bulanan tepat pada waktunya sepanjang tempoh sewa, menjaga barang tersebut dengan baik dan mematuhi terma penggunaan yang telah dipersetujui. Pada akhir tempoh sewa atau penamatan awal sewa, barang hendaklah dipulangkan kepada AEON Credit mengikut syarat yang dinyatakan dalam perjanjian sewa. Anda tidak boleh memindahkan barang tersebut dari Lokasi yang ditetapkan tanpa kebenaran bertulis terlebih dahulu daripada AEON Credit.

#### **3. Apakah yang akan berlaku jika saya gagal memenuhi tanggungjawab saya?**

Sekiranya anda gagal memenuhi tanggungjawab anda, AEON Credit berhak untuk:-

1. Menamatkan pajakan sebelum tamat tempoh sewa dan anda hendaklah membayar kepada AEON Credit jumlah seperti yang dinyatakan dalam Perkara 4 di bawah;
2. Mengambil semula pemilikan barang tersebut;
3. Mengenakan caj bayaran lewat pada kadar lima peratus (5%) setahun secara harian; dan/atau
4. Memelakan Tindakan undang-undang terhadap anda.

#### **4. Bagaimana jika saya ingin menamatkan Skim Sewa Bulanan sebelum tamat tempoh sewa?**

Anda boleh menamatkan pada bila-bila masa dengan memberi notis bertulis sekurang-kurangnya tiga puluh (30) hari lebih awal kepada AEON Credit sebelum tarikh penamatan yang dikehendaki, dan anda hendaklah bertanggungjawab untuk membayar kepada AEON Credit sejumlah wang bersamaan dengan sewa bulanan bagi tempoh sewa yang masih berbaki, Bersama-sama dengan apa-apa amaun lain yang perlu dibayar sepenuhnya.

#### **5. Apa yang perlu saya lakukan jika terdapat perubahan pada butir hubungan saya?**

Anda bertanggungjawab and ia adalah penting bagi anda untuk memaklumkan kepada pihak AEON Credit tentang sebarang perubahan mengenai maklumat hubungan anda bagi memastikan semua surat menyurat sampai kepada anda dengan tepat pada masanya.

HELAIAN PENDEDAHAN PRODUK

Sila baca Helaian Pendedahan Produk ini sebelum anda membuat Keputusan untuk mengambil Skim Sewa Bulanan.

Pastikan juga anda membaca terma and syarat am yang dilampirkan Bersama ini. Sekiranya anda tidak memahami mana-mana bahagian dikumen ini, anda boleh mendapatkan penjelasan daripada AEON Credit Service (M) Berhad.

6. Bagaimanakah saya boleh membuat pembayaran?

| SALURAN PEMBAYARAN   |         | Maybank                                                                                                                                                                         | CIMB Bank  | CIMB Islamic Bank | Public bank | Alliance Bank | AmBank     | BSN        | RHB Bank  | Standard Chartered Bank | Bank Muamalat |
|----------------------|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------|-------------|---------------|------------|------------|-----------|-------------------------|---------------|
| Auto Debit           | Berjaya | RM 0.20 **                                                                                                                                                                      | RM 1.00 *  | RM 1.00 *         | RM 0.50 **  | RM 0.60 **    | RM 1.00 ** | RM 1.00 ** | RM 1.00 * | RM 0.50 **              | RM 0.50 *     |
|                      | Gagal   |                                                                                                                                                                                 |            |                   |             |               |            |            | RM 1.00 * |                         |               |
| Kauunter             |         |                                                                                                                                                                                 |            |                   |             |               |            | RM 1.00 ** |           |                         |               |
| Mesin Deposit Tunai  |         | RM 1.00 **                                                                                                                                                                      | RM 1.00 ** | RM 1.00 **        | RM 1.00 **  | RM 0.50 **    |            |            |           |                         |               |
| Terminal Deposit Cek |         |                                                                                                                                                                                 |            |                   | RM 1.00 **  | RM 0.50 **    |            |            |           |                         |               |
| ATM Pindahan         |         |                                                                                                                                                                                 | RM 1.00 *  | RM 1.00 *         | RM 1.00 *   | RM 0.50 **    | RM 0.50 ** | RM 1.00 ** |           |                         |               |
| Perbankan Internet   |         | RM 0.10 **                                                                                                                                                                      | RM 0.60 *  | RM 0.60 *         | RM 1.00 *   |               | RM 0.50 ** | RM 1.00 ** |           |                         |               |
| GIRO Antara Bank     |         | RM 0.10 melalui internet, RM 0.50 - RM 2.00 melalui kaunter*. Sila layari <a href="http://www.myclar.org.my">www.myclar.org.my</a> untuk senarai Giro Antara bank yang lengkap. |            |                   |             |               |            |            |           |                         |               |
| Pindahan Segera      |         | RM 0.50*. Sila layari <a href="http://www.myclar.org.my">www.myclar.org.my</a> untuk senarai Giro Antara bank yang lengkap.                                                     |            |                   |             |               |            |            |           |                         |               |

*Nota: Caj yang disenaraikan diatas tidak termasuk sebarang cukai terpakai.  
\*Caj Bayaran akan ditolak daripada Akaun Semasa atau Akaun Simpanan pelanggan.  
\*\*Caj Bayaran perlu ditambah dalam jumlah pembayaran.*

*(Contoh: Sekiranya jumlah pembayaran Adalah RM100 dan pelanggan memilih saluran pembayaran melalui Maybank2u, caj pembayaran berjumlah RM0.10 perlu ditambah di mana jumlah yang perlu dibayar ialah RM100.10)*

| Bayaran melalui AEON Wallet   |                                                                                                                           |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| AEON Member Plus Visa Card    | Pembayaran hanya boleh dibuat melalui Kad AEON Member Plus VISA yang sah and aktif.                                       |
| Pembayaran Dalam Talian (FPX) | Memerlukan akaun semasa / akaun simpanan (CASA) yang sah dan aktif di Malaysia untuk pembayaran dalam talian melalui FPX. |

Jika anda mengalami kesukaran membuat pembayaran, anda perlu menghubungi kami dengan segera bagi membincangkan cara-cara pembayaran yang alternatif.

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7. Di manakah saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat lanjut mengenai Skim Sewa Bulanan, sila rujuk laman web kami di [www.myaeoncredit.com.my](http://www.myaeoncredit.com.my). Jika anda mempunyai pertanyaan lanjut, sila hubungi kami di:-

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