



**Credit Card –AEON Biker Card EPCC
Campaign
TERMS & CONDITIONS**

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Credit Card –AEON Biker Card EPCC Campaign (“Campaign”)

1.0 **Campaign Period:**

1.1 This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 29 June 2026 to 29 December 2026 (“**Campaign Period**”).

2.0 **Eligibility:**

2.1 This Campaign is opened to existing principal AEON Credit cardholder and new applicant (“**Eligible Cardholder**”) who has applied the following AEON Credit Card and the application was approved by AEON Credit during the Campaign Period: -

- a. AEON Biker Infinite Visa Credit Card
- b. AEON Biker Gold Visa Credit Card
- c. AEON Member Plus (AMP) Visa/MasterCard Platinum
- d. AEON Member Plus (AMP) Visa/MasterCard Gold
- e. AEON Member Plus (AMP) Visa/MasterCard Classic

2.2 The Eligible Cardholder must submit his/her application via the EP authorised merchants (“**Application Channel**”).

2.3 The following credit 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. Virtual AEON Credit cardholders;
- c. AEON Credit cardholders whose account(s) are delinquent, terminated, suspended, cancelled, or closed during the Campaign Period;
- d. Any AEON Credit cardholder whose account is not in order, or who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, service, or accommodation granted by AEON Credit;
- e. Permanent and/or contract employees of AEON Credit;
- f. Application via AEON Credit Service Branches, AEON Credit Service Direct Sales, AEON Credit Service Telemarketing, AEON Credit Website at www.myaeoncredit.com.my; AEON Wallet, Money X, Ringgit Plus and/or via any other aggregator channels.

3.0 **Qualifying Conditions:**

3.1 During the Campaign Period, Eligible Cardholders must submit the completed application form along with the required supporting documents.

3.2 The application must be approved within the Campaign Period.

3.3 Eligible Cardholders must activate the credit card within the Campaign Period.

3.4 Eligible Cardholders must spend any amount within the Campaign Period.

4.0 Campaign Mechanics:

- 4.1 The Eligible Cardholders are required to comply with the steps as stated in the table below to earn cashback and entry (**hereinafter referred to as “Qualifying Entry”**) to win Prize(s) (**hereinafter both the cashback and prizes are collectively referred to as “Reward”**) under this Campaign:

Step	Card Type	Eligibility	Entries	Total Reward Pool
Apply credit card through EP authorised merchants and approved by AEON Credit	All Credit Card	New cardholders	5 entries +	-
Activated within 30 days from the card approved date (Physical Card only)			RM50 Cashback	RM60,000

Step	Card Type	Eligibility	Entries
Every spend RM100 within the Campaign Period	AEON Biker Gold Visa Card AEON Biker Infinite Visa Card	New & Existing cardholders	1 entry

Lucky Draw Prize

Reward Category	Prize Detail	Total Winner
Grand Prize	Yamaha Y16ZR 6MRO	3

- 4.2 To be eligible for the RM50 cashback of this Campaign, the first 200 Eligible Cardholders (monthly) must apply through EP authorised merchants, approved and activated with their new AEON Credit Card within thirty (30) days from the card’s approval date.
- 4.3 The total Points Pool (cashback) allocated for this Campaign is RM60,000 (RM10,000 monthly). The Reward will be granted on a first come, first serve basis.
- 4.4 The Eligible Cardholder is required to apply through EP authorised merchants, approved and activated within Campaign Period to earn five (5) Qualifying Entries.
- 4.5 The Eligible Cardholder is required to spend a minimum retail spending of RM100 (“**Retail Spendings**”) within the Campaign Period to earn a Qualifying Entry.
- 4.6 For the purposes of these terms and conditions, “Retail Spendings” means the purchase of any goods or services using the AEON Credit Card except for any transactions of Cash Advance, Flexi Payment Plan, Instalment Payment Plan, disputed transaction, fraudulent or reversal retail transaction and other fees and charges such as annual fee, late payment charges, finance charge and service tax.
- 4.7 Retail Spendings made by a supplementary cardholder will be aggregated under the principal cardholder’s account and only the principal cardholder (who is an Eligible Cardholder) will be entitled to the Reward.

5.0 Campaign Reward and Fulfillment

- 5.1 Participation in the Campaign will be monitored based on the Eligible Cardholder's transactions, approve and activation in AEON Credit's system and Eligible Cardholders will be entitled to the Reward upon fulfillment of the Campaign Mechanics as stated in Clause 4.
- 5.2 The Reward will be sent via email to the Winners within the timeline as stated in the table below:

Qualifying Entry	Activation Period (within 30 days from approved date)	Prizes	Fulfilment Period
Card approved (29th June 2026 – 28th September 2026)	29th June 2026 – 29th October 2026	RM50	November 2026
Card approved (29th September 2026 – 29th December 2026)	29th September 2026 – 29th January 2027	RM50	March 2027
Every spend RM100 within the Campaign Period	-	3 x Yamaha Y16ZR 6MRO (Lucky Draw)	March 2027

- 5.3 The lucky draw winners will be shortlisted through a system-generated random draw.
- 5.4 Fulfilment of lucky draw will be sent to the Eligible Cardholder's registered residence address provided during the credit card application and AEON Credit will notify Eligible Cardholders via e-mail address/SMS provided during credit card application.
- 5.5 The Reward is non-transferable to any third party, non-negotiable and non-exchangeable for cash, kind, in part or in full and/or other redemption item(s).
- 5.6 AEON Credit shall have the sole and absolute discretion to vary the date and frequency of crediting the Reward. 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 Cardholder under this Campaign is refunded, void, cancelled and/or fraudulent.

6.0 General Terms & Conditions:

- By participating in this Campaign, the Eligible Cardholders 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 Cardholders where such defect, loss or damage to the Reward is not due to the fault and/or negligence of AEON Credit.

6. During the verification process, the Eligible Cardholder's NRIC number must be identical to the original NRIC submitted during the application. Should the Eligible Cardholder's NRIC number be different from the registered NRIC number with AEON Credit, the said Eligible Cardholder shall be immediately disqualified and their Reward shall be forfeited.
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 Cardholders under this Campaign is refunded, void, cancelled and/or fraudulent.
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 Cardholders. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Cardholders to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Cardholders whether as a direct or indirect result of the act of cancellation, termination or suspension.
9. AEON Credit reserves the right to disqualify the Eligible Cardholders from receiving the Reward in the event the Eligible Cardholders 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.
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.
11. The Eligible Cardholders 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 Cardholders 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 Cardholders have not complied with this provision then AEON Credit may, at its sole discretion disqualify and/or terminate the Eligible Cardholder'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, 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 Cardholders:
 - 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 Cardholders 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 Cardholders. 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 Cardholders 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 Credit Card and/or AEON Wallet account of the Eligible Cardholders must be active, prompt and in good standing.
20. Eligible Cardholders 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 Cardholder'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 Cardholders being omitted from the fulfilment process.
22. The Terms and Conditions herein shall apply to and be read together with the provisions in the 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.