



**“Low Profit Rate Promotion –
For Government Employee”
 (“Promotion”)
TERMS & CONDITIONS**

TERMS AND CONDITIONS

"Low-Rate Personal Financing-i for Government Employee" ("Promotion")

1.0 PROMOTION PERIOD:

This Promotion is organised by AEON Credit Service (M) Berhad ("AEON Credit") and will commence from **1st August 2026 until 31st October 2026** ("Promotion Period").

2.0 ELIGIBILITY CRITERIA:

2.1 This Promotion is opened to **government employees aged 18 years old and above** who apply for **AEON i-Cash Personal Financing-i** facility and opt for **ANGKASA Salary Deduction** as the repayment method during the Promotion Period ("**Eligible Customers**").

2.2 The following person(s) are **NOT** eligible to participate in this Promotion:

- a) Permanent and/or contract employees of AEON Credit, advertising agencies, promotion service providers (including its affiliated and related companies and their immediate family members) and those who are directly associated with this Promotion.
- b) 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.

3.0 QUALIFYING CONDITIONS:

3.1 This promotion is applicable to Eligible Customers who apply for AEON i-Cash Personal Financing-i with ANGKASA Salary Deduction during the Promotion Period.

3.2 To participate in this Promotion, Eligible Customers are required to submit the completed application form together with the required supporting documents within the Promotion Period.

3.3 The Eligible Customers application must be completed and submitted during the Promotion Period by using the valid promo code.

3.4 The approval for the Promotion Profit Rate (hereinafter referred to as "Reward") is subject to the customer's credit profile during the credit assessment.

3.5 Eligible Customers whose applications are submitted and approved within the Promotion Period shall be required to execute the relevant AEON i-Cash Personal Financing facility documents on or before the date stipulated in Table 1 below to be entitled to the Reward.

Table 1

Promotion Period	1st August 2026 – 31st October 2026
Financing Group	Government employees applying for AEON i-Cash Personal Financing-i via ANGKASA Salary Deduction
Application Period	1st August 2026 – 31st October 2026
Reward	0.25% per month , for eligible government employee* <i>*The approval of the Reward is subject to the customer's credit profile during the credit assessment.</i>
Promo Code	The applicable Promo Code will be communicated to eligible customers prior to onboarding. Customers are required to enter the Promo Code during the onboarding process to qualify for this Promotion.

4.0 GENERAL TERMS AND CONDITIONS:

1. By participating in this Promotion, 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.
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).
3. AEON Credit reserves the right to substitute this Promotion and Reward with any other or similar value at any time without prior notice. The Promotion and Reward are provided on an "as is" basis.
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.
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. 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.
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 Promotion is refunded, void, cancelled and/or fraudulent.
8. AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Promotion earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Promotion 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.

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 Promotion 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 Promotion) be liable to any person participating in this Promotion 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 Promotion.
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.
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 Promotion so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
13. By participating in this Promotion, 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 Promotion; 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 Promotion and shall be used only in relation to and for purposes of the Promotion; and
 - c) consent that their photos or video recording to be used for current or future advertising and/or publicity in relation to the Promotion 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 Customers 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 Promotion 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.
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 Promotion or from the fulfilment process.
19. Participation in this Promotion 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.
20. The standard profit rate, late payment charges, early settlement rebate and other charges apply to all Personal Financing-i Cash as documented in the Product Disclosure Sheet.
21. The Terms and Conditions herein shall apply to and be read together with the provisions in the and/or AEON Member Plus Visa Card 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 Promotion.