Credit Card – Usage

AEON Mastercard Credit Card Exclusive: Double Digit & Payday Campaign (“Campaign”)

TERMS & CONDITIONS

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TERMS AND CONDITIONS
***AEON Mastercard Credit Card Exclusive: Double Digit & Payday Campaign* ("Campaign")**

1.0 CAMPAIGN/PROMOTION PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad **("AEON Credit")** and will commence from 08 August 2026 to 31 October 2026 **("Campaign Period")**.

2.0 ELIGIBILITY CRITERIA:

2.1 The Campaign is exclusively open to cardholders who received a Short Message Service (SMS) and Electronic Direct Mail (EDM) from AEON Credit.

2.2 The following persons are NOT eligible to participate in this Campaign:

a) Cardholders who did not receive any invitation via SMS or EDM from AEON Credit.

b) Cardholders whose account(s) are terminated, suspended, cancelled, or closed during the Campaign Period.

c) Any 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.

3.0 QUALIFYING CONDITIONS:

3.1 Eligible Cardholders who meet the qualifying requirements set out in Table 1 below shall be eligible for the cashback (hereinafter referred to as **'Reward')**, subject to the terms and conditions herein and the Reward allocation available for the respective Campaign Period.

3.2 Eligible Cardholders must spend a minimum of RM150 in a single online transaction during a Double-Digit Day or Payday Campaign Period as specified in Table 1 below to qualify for the Reward.

Table 1: Spending criteria and Reward details.

Spending Criteria	Reward
Spend RM150* in a single transaction during each Double-Digit Day and Payday Campaign Period. **Applicable for online transactions only.*	RM30 Cashback

3.3 This Campaign is not applicable to disputed transactions, 0% Instalment Payment Plans, Flexi Payment Plans, Cash Advances, Balance Transfers, late payment charges, reversals, and other fees and charges.

3.4 For this Campaign, tracking of the eligible transaction will be based on any transaction records captured by AEON Credit's system during the Campaign Period.

3.5 Transactions made by the supplementary cardholders will be counted as the principal cardholder's spendings. Only the principal cardholder will be entitled for Reward.

3.6 At the time of granting the Reward, the account of the principal cardholders must be prompt and in good standing.

3.7 Refunded, cancelled, reversed, disputed, fraudulent, or invalid transactions shall not be considered as qualifying transactions for this Campaign.

4.0 REWARD REQUIREMENTS

4.1 To participate in this Campaign, Eligible Cardholders are required to spend using their AEON Member Plus (AMP) Mastercard Credit Card to qualify for the Reward.

5.0 FULFILLMENT OF REWARD

5.1 Eligible Cardholders who fulfil the qualifying criteria will be shortlisted based on the qualifying transaction date and time captured in AEON Credit's system and will be awarded the Reward on a first-come, first-serve basis, subject to the allocation available for the respective Campaign Period. The Reward will be credited to the Eligible Cardholder's account according to the fulfilment schedule set out in Table 2 below.

5.2 For the avoidance of doubt, each Eligible Cardholder is entitled to receive only one (1) Reward throughout the entire Campaign Period, regardless of the number of qualifying transactions made or the number of Campaign Periods in which the Eligible Cardholder qualifies.

5.3 Once an Eligible Cardholder has received a Reward under this Campaign, he/she shall not be eligible to receive any further Reward under the same Campaign.

5.4 If an Eligible Cardholder qualifies in more than one Campaign Period, only the first qualifying transaction that successfully secures a Reward entitlement shall be considered. Any subsequent qualifying transactions made by the same Eligible Cardholder during the Campaign Period shall not be eligible for additional Rewards.

5.5 The Reward allocation for each Campaign Period is limited to the number of Reward recipients specified in Table 2 and shall be awarded on a first-come, first-serve basis.

Table 2: Reward Summary

Campaign	Campaign Period	Total cashback per customer ('Reward') (RM)	Maximum Reward Recipients	Total Cashback (RM)	Fulfilment month
August Double Digit	08/08 – 10/08	RM30	100	3,000	September 2026
August Pay Day	21/08 – 31/08	RM30	300	9,000	
September Double Digit	09/09 – 11/09	RM30	100	3,000	October 2026
September Pay Day	21/09 – 30/09	RM30	300	9,000	
October Double Digit	10/10 – 12/10	RM30	100	3,000	November 2026
October Pay Day	21/10 – 31/10	RM30	300	9,000	
Total:			**1,200**	**36,000**	

6.0 GENERAL TERMS AND CONDITIONS:

1. 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.

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 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.

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 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.