AEON MEMBERSHIP
TERMS AND CONDITIONS

AEON Credit Service (M) Berhad (199601040414(412767-V))

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AEON MEMBERSHIP TERMS AND CONDITIONS

IMPORTANT

The AEON Membership is a membership managed by AEON Credit Service (M) Berhad ("**ACSM**") (hereinafter also known as the "**Membership**"). By participating, you are deemed to have read, understood and agreed to be bound by these terms and conditions.

GENERAL

In consideration of ACSM agreeing to make the Membership available to any individual who registers as a member of the Membership (hereinafter referred to as the "**Member**"), the Member hereby agrees to be bound by the following Terms and Conditions:

1. DEFINITIONS

In this Terms and Conditions where the context so admits, the following terms and conditions shall have the meaning designated unless the context otherwise requires:

AEON Group	Refers to the collective group of companies operating under the AEON Group in Malaysia;
AEON Loyalty Programme	Refers to the loyalty programme that is operated and administered by AEON360 Sdn Bhd ("**A360**");
AEON Points/Points	Refers to the Points earned by/or awarded to the Members by ACSM, pursuant to the AEON Loyalty Programme, in the manner determined by ACSM from time to time;
Membership	Refers to the AEON Membership;
Platform	Refers to the relevant product, website, mobile app, and/or other platforms through which the Membership is made available by ACSM from time to time;
Reward	Refers to any reward, benefit, cash value, voucher, discount, rebate, product, service, offer, privilege, or other benefit made available to Members under the AEON Loyalty Programme; and
"user", "you" or "your"	Refers to the Members of the AEON Membership.

2. MEMBERSHIP

2.1 These Terms and Conditions, including all related schedules and appendices, along with any other policies and information published by ACSM on its Platforms, shall form a binding agreement between you and ACSM ("**Terms and Conditions**").

2.2 You will automatically be enrolled as a member of the Membership upon successful registration through the applicable ACSM Platforms.

2.3 By becoming a Member, you shall be deemed to have accepted and agreed to these Terms and Conditions, ACSM's Privacy Notice which can be found on ACSM's website at https://myaeoncredit.com.my, as well as any other terms and conditions relating to the Membership.

2.4 By becoming a Member, you shall automatically be enrolled as a member of the AEON Loyalty Programme and shall be deemed to have accepted and agreed to:

(a) A360's AEON Loyalty Programme Terms and Conditions, available on A360's website (to be updated upon the effective date);

(b) A360's Privacy Notice which can be found on A360's website at https://aeon360.com.my/privacy-policy; and

(c) any other terms and conditions relating to the AEON Loyalty Programme.

2.5 By becoming a Member, you agree and acknowledge for:

(a) ACSM to collect, process, use, and disclose your personal data for the purpose in relation to the Membership; and

(b) A360 to collect, process, use, and disclose your personal data for the purpose in relation to the AEON Loyalty Programme.

3. REWARDS AND REDEMPTIONS

3.1 Members may earn AEON Points for eligible transactions conducted through selected ACSM products, services, or features at the earn rate as may be determined by ACSM from time to time. Any specific terms and conditions for special promotions will be provided by ACSM separately through the relevant Platforms.

3.2 AEON Points for retail transactions are awarded to the Members based on the total posted Ringgit Malaysia (RM) amount of eligible transactions within and outside Malaysia.

3.3 AEON Points earned are valid for three (3) years from the year the Points are accumulated. The exact expiry dates will be indicated in the AEON Point Statement issued by A360. Unredeemed AEON Points will expire on the 31st of December of the third year, regardless of the month in which the Points were earned. For instance, AEON Points accumulated in May 2026 will expire on 31st December 2029.

3.4 AEON Points will be credited to Members within forty-eight (48) hours after an eligible transaction is completed, except for (i) credit card transactions where AEON Points will only be credited once eligible transactions are deemed posted; and (ii) the purchase of electrical item(s) made at participating AEON Group stores that requires delivery, for which AEON Points will be credited within forty-five (45) days after the item(s) has been delivered and accepted by the Member.

3.5 For avoidance of doubt, no AEON Points will be rewarded for purchases or payments of any of the following, unless stated otherwise in applicable campaigns or promotions:

(a) AEON Gift Cards, AEON Gift Vouchers, mobile top up, Touch n' Go top up;

(b) tobacco related products;

(c) purchases from Molly Fantasy;

(d) delivery charges/ repair and service charges;

(e) payment for products of AEON Loyalty Programme;

(f) bulk purchases or transactions deemed wholesale in nature as determined by ACSM, as well as any other statutory payments (such as service tax or excise duty);

(g) transactions performed via DuitNow QR or other DuitNow services; and

(h) any other transactions as determined by ACSM from time to time.

3.6 In the event of a cancellation/dispute/refund of any local or overseas transaction, ACSM reserves the right to deduct any AEON Points previously awarded. ACSM may also deduct Points without notice if the Points are suspected to be fraudulently earned, recorded in error, or tied to a cancelled or reversed transaction.

3.7 Members acknowledge that the number of Points to be deducted may differ from the number of rewarded Points depending on the exchange rates charged on the date of the transaction due to exchange rate fluctuations. The Points to be deducted are based on the total posted Ringgit Malaysia (RM) amount on the date the transaction is received and/or processed.

3.8 Any redemption of Points to cash value will be credited into the Member's selected Platform. Redemptions can be made through various methods and channels, such as the AEON Wallet App, ACSM's website, or any other channels which will be made available from time to time. ACSM reserves the right to decline redemptions made through any other means not specified.

3.9 Members may also perform AEON Points redemption via MYAEON2Go and set off against and/or deduct the total amount stated in invoice/payment receipt issued by the merchant which is payable by the Member to the merchant.

3.10 Members can redeem their Points to make e-donations to participating foundations through the AEON Wallet app which may vary from time to time.

3.11 Once a Points redemption has been made, it cannot be revoked, cancelled, returned, or exchanged without a valid reason that is acceptable to ACSM. Any Points used for redemption will not be reinstated unless otherwise agreed upon by ACSM.

3.12 You may check your latest AEON Points balance via the following ACSM channels:

(a) AEON Wallet App;

(b) ACSM's website at www.myaeoncredit.com.my;

(c) any ACSM Service Counter; or

(d) any other channels made available by ACSM from time to time.

4. MEMBER'S OBLIGATIONS AND TERMS OF USE

4.1 As a Member of the Membership, you must ensure that you:

(a) adhere to all applicable laws and regulations, along with any rules, policies, guidelines, and instructions set by relevant statutory or governmental bodies;

(b) comply with all guidelines, rules, policies, instructions, and procedures related to the Membership and/or Platforms, as updated by us from time to time;

(c) ensure any and all information you provide to ACSM is accurate, genuine, complete, current, and reliable, not infringing on any third-party intellectual property rights; and

(d) do not transmit or post any information on the Platforms that is unlawful, harmful, threatening, abusive, defamatory, vulgar, obscene, or otherwise objectionable, or anything that could encourage illegal conduct or violate laws or third-party rights.

4.2 By submitting or uploading any information through the Platforms, you grant ACSM, A360, and where applicable, the relevant AEON Group entity, a royalty-free, perpetual, irrevocable, non-exclusive right to use, reproduce, share, publish, and share that information only to the extent necessary for the operation and administration of the Membership and the AEON Loyalty Programme, except for personal data which will be processed according to the respective privacy notices.

5. ANTI-MONEY LAUNDERING/COUNTERING FINANCING OF TERRORISM (AML/CFT)

The Terms and Conditions and your Membership shall, where applicable, be subject to Anti-Money Laundering, Anti-Terrorism. Financing and Proceeds of Unlawful Activities Act 2001 ("**AMLATFPUAA**") and all applicable rules, regulations and guidelines of Bank Negara Malaysia and any other relevant bodies irrespective such rules, regulations and guidelines do not have the force of law.

6. LIABILITY AND INDEMNITY

7.1 Members shall hold ACSM and AEON Group harmless and indemnify ACSM and AEON Group against any liability for loss, damages, costs, and expenses (legal or otherwise including costs on a solicitor and client basis) which ACSM and/or AEON Group may incur due to the Member's actions, inactions, instructions, negligence and/or default.

7.2 ACSM is merely an aggregator of the AEON Loyalty Programme and shall only be liable for any loss or damage arising out of the use of the reward redemption and services related to ACSM. Any other claims in relation to the AEON Loyalty Programme shall be made against A360.

7.3 In no event shall ACSM be liable for any losses or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) of any party howsoever arising whether in contract, tort, negligence or otherwise in relation to the AEON Loyalty Programme.

7.4 Without prejudice to any of the provisions of these Terms and Conditions, the Member agrees not to hold ACSM liable in the event that we are unable to perform in whole or in part any of our obligations under these Terms and Conditions, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, act of God, pandemic or epidemic outbreak or any act beyond ACSM's reasonable control in the administration and processing of the Membership, provided that we have taken reasonable measures to mitigate these risks with due care and diligence.

8. VARIATION

8.1 We reserve the right to modify, add, or remove parts of this Terms and Conditions at any time. Such changes will take effect on the effective date stated in the relevant notification, which may be delivered through various methods including online postings, email, or other communication channels. Continuing to use the Platform and Membership after the changes take effect implies your acceptance of the revised Terms and Conditions.

8.2 ACSM shall also have the right to alter or discontinue any aspect or feature of the Membership and/or Platforms at any time.

9. GOVERNING LAW

These Terms and Conditions are governed by Malaysian law and must be interpreted and enforced according to Malaysian legal principles. The courts in Malaysia shall have exclusive jurisdiction over any disputes related to these Terms and Conditions.

10. CONFLICT BETWEEN ENGLISH TEXT AND OTHERS

In the event of any conflict or discrepancy between the English text of these Terms and Conditions herein and any translation thereof, the English text shall prevail.

11. ANTI-BRIBERY AND CORRUPT PRACTICES

The Member 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 forbearing to do any act to obtain any form of benefit from ACSM's or under the AEON Membership. The Member shall comply with all anti-corruption or anti-bribery laws, policies or regulations including ACSM's Anti-Bribery Policy. In the event that we have reasonable grounds to believe that the Member has not complied with this provision then ACSM may suspend or terminate the Member's participation in the AEON Membership without prejudice to any remedy available to it.

12. CONTACT DETAILS

In the event of any queries relating to these Terms and Conditions, you may contact ACSM Customer Care Centre at the following address, email address and telephone number (or such other address, email address and telephone number as ACSM may provide from time to time):

Customer Care Centre
Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City,
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur, or
Tel: 603-2719 9999
E-mail: customer.service@aeoncredit.com.my
Website: www.myaeoncredit.com.my

13 MISCELLANEOUS

13.1 ACSM's decision regarding any matter in relation to the AEON Membership shall be final and binding.

13.2 ACSM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the AEON Membership published in any media, marketing or advertising material.

13.3 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and any other materials relating to or in connection with the AEON Membership, these Terms and Conditions shall prevail.

13.4 Except where explicitly stated, in the event of any inconsistencies between the AEON Membership Terms and Conditions and A360's AEON Loyalty Programme Terms & Conditions, A360's AEON Loyalty Programme Terms & Conditions shall prevail.