# AEON LOYALTY PROGRAMME TERMS AND CONDITIONS

**AEON360 Sdn. Bd.** **(202501043624 (1645032-M))**

**•03-2719 9999 •www.aeon360.com.my**

**IMPORTANT**

AEON Loyalty Programme (hereinafter referred to as the "Programme") is operated and administered by AEON360 Sdn. Bhd. (“A360”). The Programme allows eligible Members to earn and redeem AEON Points and enjoy Rewards and other benefits made available from time to time.

By participating in the Programme, you agree to these Terms and Conditions.

**Any disclosure to and communication with you in respect of the Programme or these Terms and Conditions may be made through the Platforms, or any other channel designated from time to time.**

**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:

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| **AEON Group** | Refers to the collective AEON group of companies participating in or supporting the Programme from time to time; |
| **AEON Loyalty Programme/ Programme** | Refers to the customer loyalty point programme that is operated and administered by A360; |
| **Programme Benefit** | Refers to the benefits that a Member is entitled to enjoy, subject to the Terms and Conditions, including but not limited to rewards, redemptions, offers, awards and/or services made available by A360, participating AEON Group entities, merchants and/or partners from time to time; |
| **Member** | Refers to an eligible AEON Member who participates in the AEON Loyalty Programme in accordance with the Terms and Conditions set forth herein. You will automatically be enrolled in participation to the Programme upon successful registration as a customer/user of any applicable AEON Group product/service or any other approved channel made available from time to time; |
| **Account** | Refers to your account as a Member who participates in the AEON Loyalty Programme; |
| **Loyalty Tier** | Refers to the tier assigned to a Member under the Programme based on the Points accumulated, as described in Clause 5.1(a); |
| **Reward** | Refers to any reward, cash value, voucher, discount, rebate, product, service, offer, privilege, or other benefit made available to Members; |
| **Platform** | Refers to the relevant website, mobile app, and/or other online platforms managed by the relevant AEON Group companies through which the Programme is made available; |
| **AEON Points/Points** | Refers to the Points earned by/or awarded to the Members under the Programme in the manner determined by A360 from time to time; |
| **Policies** | Refers to the policies and Terms and Conditions in connection with the Programme, as updated from time to time; |

| | |
|---|---|
| **Services** | Refers to the services provided by A360 in connection with the Programme, including the crediting, recording, adjustment and redemption of Points, the administration of Accounts and Loyalty Tiers, and the handling of Programme related enquiries and disputes, whether offered by A360 or through a relevant AEON Group entity on A360's behalf. The Services exclude products or services that AEON Group entities, merchants or partners provide, which are governed by their own terms; and |
| **"user", "you" or "your"** | Refers to the Members of the Programme. |

## 2. TERMS AND CONDITIONS

2.1 This Terms and Conditions, including all related schedules and appendices, along with any policies and information published by A360 on the Platform, form a binding agreement between you and A360 in relation to your participation in the Programme. It governs your participation in the Programme and use of the Services.

By accessing or using the Platforms, AEON Loyalty Programme, AEON Points and/or Rewards, you:

(a) Confirm that you have read, understood, and agree to adhere to these Terms and Conditions; and

(b) Acknowledge that your personal data will be processed in accordance with A360's Privacy Notice available at https://www.aeon360.com.my/privacy-policy. Please refer to the Privacy Notice for details on how your personal data is collected, used, disclosed, shared and protected.

If you do not agree with any part of these Terms and Conditions, you must cease participating in the AEON Loyalty Programme and using the Platforms and related Services.

## 3. ELIGIBILITY AND PARTICIPATION

3.1 Participation in the AEON Loyalty Programme is free. Participation is subject to successful registration as an eligible Member and these Terms and Conditions.

3.2 Please promptly inform the relevant AEON Group entity of any changes to your personal details through the relevant Platform, or other designated channels made available from time to time.

3.3 A360 may amend these Terms and Conditions from time to time. We will give you at least twenty-one (21) calendar days' prior notice before a change takes effect if it adversely affects how you earn, use or retain Points, your eligibility or Loyalty Tier, Rewards, key Programme Benefits or termination rights through the relevant Platforms or other designated channels. Other changes (such as administrative, editorial or clarificatory changes that do not adversely affect Members, or changes required by law or regulation) will take effect on the date stated when published through one of those channels. Your continued participation in the Programme after the effective date constitutes acceptance of the changes.

## 4. ACCOUNT

4.1 Each Member is allowed only one Account. Any activities or transactions from your Account will be assumed to be yours. It is your responsibility to keep information of your Account, such as your username and password, confidential and secure. If you suspect any unusual activity or unauthorized access, please contact the Customer Care Centre (as set out in Clause

14.1) at 03-2719 9999. A360 is not liable for any disclosure of information of your Account by you to any third parties. We may temporarily restrict your access to the AEON Loyalty Programme or affected AEON Loyalty Programme features if we reasonably suspect a security breach or exposure risk in relation to your Account.

4.2 Regularly check your Account records and activities to ensure their accuracy. Notify us promptly if you notice any discrepancies.

## 5. LOYALTY PROGRAMME POLICIES

5.1 The use of the Platforms, AEON Loyalty Programme, and Services is subject to the Terms and Conditions and Policies that we may establish and enforce from time to time. Generally, the following Policies are applicable to relevant Members:

(a) Loyalty Tiering Policy

- The initial tier is assigned based on Points earned from January 1st of the current year up to the current date. Subsequently, your tier will be updated annually based on Points earned during the previous or current year.
- The AEON Loyalty Programme features three (3) primary Loyalty Tiers. Members are assigned to a tier based on the number of Points accumulated annually through eligible transactions. Each tier offers rewards and benefits as outlined in these Terms and Conditions, and/or as published by A360 through the relevant Platforms from time to time. Selected Members, at A360's discretion, may also be eligible for additional tiers and/or Rewards, which will be communicated separately.

| Loyalty Tier | Yearly Accumulated Points Earned |
|---|---|
| 1 ✪ | Below 2,000 AEON Points |
| 2 ✪✪ | 2,000 - 4,999 AEON Points |
| 3 ✪✪✪ | 5,000 - 14,999 AEON Points |

- Loyalty Tiers are automatically adjusted annually on January 1st, during which a system review by A360 verifies if a Member's accumulated Points meet the threshold for their current tier. A Member's tier may also change during the year if your accumulated Points reach or fall below the applicable threshold.
- The tier thresholds and benefits are subject to change at A360's discretion. A360 will notify Members of any changes in accordance with Clause 3.3.
- Any adjustments, reversals, or expirations of Points may affect a Member's Loyalty Tier status. A360 reserves the right to make necessary Points corrections and adjustments in accordance with these Terms and Conditions.

(b) AEON Loyalty Programme Benefits Policy

(i) Points Earning

- Points can be earned and recorded in a Member's Account through eligible transactions, purchases of eligible goods or services from AEON Group, participating merchants, partners, campaigns through relevant Platforms or such other channels as made available by AEON Group entities from time to time. Points may be offered as part of promotional and incentive programs. The applicable "qualifying goods and services", the number of transactions

required, and the Points awarded will be stated on the relevant Platforms or in the relevant product, offer or campaign terms. Special benefits may be available for selected Member groups.

- The number of Points awarded and how they are calculated will be as set out in the terms of the relevant product, Platform or campaign.
- Points are credited into the Member's Account within 48 hours post-transaction, unless a different timeframe is stated in the relevant product, Platform or campaign terms.

(ii) Points Balance

- We may provide a monthly AEON Point Statement detailing Points earned, redeemed, balance and expiry. Any disputes over the AEON Point Statement will be handled in accordance with the Points Dispute Policy in paragraph (e) below.
- Members may check their Points balance via the applicable Platforms, AEON service counters, and other available channels.

(c) Points Deduction and Expiry Policy

- The 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. Unredeemed 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.
- In the event of a cancellation, refund, reversal or successful dispute of any transaction, A360 reserves the right to deduct the Points previously awarded. We may also deduct Points where the Points are reasonably suspected to have been fraudulently earned, recorded in error, or linked to a cancelled or reversed transaction. If your Account does not have enough Points to cover such deduction, A360 may (a) cancel or reverse any unused Rewards redeemed with those Points; and/or (b) record a negative Points balance, which will be offset against Points you earn subsequently.
- The number of Points deducted may differ from the number of Points originally rewarded due to exchange rate fluctuations. The Points to be deducted will be based on the total posted Ringgit Malaysia (RM) amount on the date the transaction is received and/or processed.

(d) Reward and Point Redemption Policy

- Only a Member with sufficient Points is eligible to redeem a Reward, with the required Points for each Reward specified by A360. Members can enjoy unlimited redemptions as long as they have enough Points and subject to the availability and applicable terms of the Reward.
- The conversion rate is 200 Points for every RM1.00.
- Redemptions can be made through the designated channels made available from time to time. Where a specific channel is designated for a particular Reward, the redemption must be made through that channel. A360 reserves the right to decline redemptions made through any other means.

- Where available, Members may use Points to pay for eligible purchases, or for redemption options through the relevant Platforms or participating AEON Group entities, merchants or partners, subject to the applicable redemption terms.
- Once a Points redemption has been made, it cannot be revoked, cancelled, returned, or exchanged unless permitted under the applicable Reward terms and/or otherwise agreed by A360 for a valid reason.

(e) Points Dispute Policy

- Members who believe there is an error regarding the Points credited or debited to their Account may file a dispute. Disputes must be initiated within fourteen (14) days from the AEON Point Statement date. Decisions made by A360 in response to a Points dispute are final and binding.

(i) Initiating a Dispute

- Members can initiate a Points dispute by contacting the Customer Care Centre through the channels listed in Clause 14.1 below or any other channel made available by A360 from time to time. Members may also visit the Customer Care Centre to request a review.
- Members may be required to provide supporting documentation, such as sales receipts or transaction confirmations, to substantiate their claim.

(ii) Investigation Process

- Upon receiving a dispute request, we will verify the Member's information and submitted documents and, where relevant, coordinate the review with the applicable AEON Group entity, merchant or partner.
- The dispute will be logged, tracked and reviewed as soon as reasonably practicable. The investigation will be conducted promptly from the receipt of the dispute.
- Where the dispute relates to an underlying purchase, payment, product or service provided by another AEON Group entity, merchant or partner, we may refer or coordinate the matter with the relevant party to assist in resolving the dispute.

(iii) Resolution

- Members will be notified of the outcome after the investigation is concluded, through their registered contact method or other appropriate channel.

## 6. USER'S OBLIGATIONS AND TERMS OF USE

6.1 You must follow these Terms and Conditions, and ensure 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 Programme, Platforms and/or Services, as updated by us from time to time.

(c) Ensure the information you provide to A360 is accurate, genuine, complete, current, and reliable, not infringing on any third-party intellectual property rights. Do not falsify any information.

(d) Do not transmit or post any information on the Platforms or Services 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.

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

6.3 If you breach any terms in this Clause, we may:

(a) Immediately suspend or restrict your Account in the AEON Loyalty Programme or access to the Platform or Services;

(b) Remove any information you submitted, uploaded, or transmitted in relation to the Programme; or

(c) Terminate your participation in the Programme and close your Account if the breach is serious, repeated, fraudulent or unlawful, or threatens the security or integrity of the Programme.

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

7.1 The Terms and Conditions and your participation in the AEON Loyalty Programme 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 regulatory bodies irrespective of whether such rules, regulations and guidelines have the force of law.

## 8. INDEMNITY

8.1 Each Member shall hold A360 and AEON Group harmless and indemnify A360 and AEON Group against any liability for loss, damages, costs, and expenses (legal or otherwise including costs on a solicitor and client basis) which A360 and/or AEON Group may incur due to the Member’s actions, inactions, instructions, negligence and/or default.

## 9. VARIATION

9.1 We reserve the right to modify, add, or remove parts of these Terms and Conditions from time to time, subject to the notice and effective date requirements in Clause 3.3. If you do not agree with the changes, you must cease participating in the Programme before the effective date of such changes. Your continued participation in the Programme after the changes take effect constitutes acceptance of the revised Terms and Conditions.

9.2 We may also alter or discontinue any aspect or feature of the Programme and/or Services at any time. Any such alteration or discontinuation will be subject to the applicable expiry, redemption, cancellation and reversal rules for Points validly earned before the relevant effective date.

## 10. GOVERNING LAW

10.1 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.

## 11. FORCE MAJEURE

11.1 Without prejudice to any of the provisions of these Terms and Conditions, the Member agrees not to hold A360 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 A360's reasonable control in the administration and processing of the Programme, provided that we have taken reasonable measures to mitigate these risks with due care and diligence.

## 12. CONFLICT BETWEEN ENGLISH TEXT AND OTHERS

12.1 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.

## 13. ANTI-BRIBERY AND CORRUPT PRACTICES

13.1 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 A360 or under the AEON Loyalty Programme. The Member shall comply with all anti-corruption or anti-bribery laws, policies or regulations including A360's Anti-Bribery Policy. In the event that we have reasonable grounds to believe that a Member has not complied with this provision then A360 may suspend or terminate the Member's participation in the AEON Loyalty Programme without prejudice to any remedy available to it.

## 14. CONTACT DETAILS

14.1 For enquiries relating to the AEON Loyalty Programme or these Terms and Conditions, you may contact the Customer Care Centre at the following address, email address and telephone number below. A360 may update contact details through its website, the relevant Platform or other designated channel 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
Tel: 03-2719 9999
E-mail: customer.service@aeoncredit.com.my
Website: www.aeon360.com.my