



**Visa Exclusive: Celebrate Our 30th —
Your Shopping, Our Treat!
TERMS & CONDITIONS**

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Visa Exclusive: Celebrate Our 30th — Your Shopping, Our Treat! (“Campaign”)

1.0 CAMPAIGN PERIOD:

This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 1 October 2026 to 30 November 2026 (“**Campaign Period**”).

2.0 ELIGIBILITY CRITERIA:

This Campaign is exclusively open to all principal and supplementary cardholders (Physical and Virtual Card) of the AEON Member Plus (AMP) Platinum, Gold, and Classic Visa Credit Cards, AEON Biker Infinite and Gold Visa Card, Japan Club of Kuala Lumpur Credit Card, and Motorcycle Association Affinity Gold Visa Card (“**AEON Credit Card**”), as well as the AEON Member Plus Visa Card (“**AMP Card**”) (collectively referred to as “**AEON Visa Card(s)**”), issued by AEON Credit Service (M) Berhad and whose applications have been successfully approved (“**Eligible Cardholders**”).

3.0 QUALIFYING CONDITIONS:

3.1 Every 30th Eligible Transaction, based on the cumulative Eligible Transactions across all Eligible Cardholders (eg the 30th, 60th, and 90th Eligible Transactions), will qualify for cashback equivalent to the transaction amount, capped at **RM30**, as outlined in the table below.

3.2 For avoidance of doubt, transactions will be **counted collectively** in chronological order based on transaction date and time, **not based on each individual Eligible Cardholder’s transactions**.

Example:

Transaction Counter	Transaction Date & Time (in chronological order)	Transaction Amount	Reward
1 st	1 October 2026, 7.01am	RM58	Not Eligible
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.	.	.	
29 th	1 October 2026, 9.11am	RM10	RM10 cashback
30 th (Eligible)	1 October 2026, 9.13am	RM10	
59 th	1 October 2026, 9.29am	RM28	
60 th (Eligible)	1 October 2026, 9.30am	RM50	RM30 cashback (max capping per transaction)

3.3 For the avoidance of doubt, the following transactions will not be considered Qualified Transactions:

- 0% Instalment Payment Plans,
- Flexi Payment Plans,
- Annual Fees,
- P2P Transfers (including DuitNow Transfer),
- AEON Wallet / AEON Prepaid Card Top Up,
- Purchases of AEON Vouchers,
- Personal Financing Disbursements,
- Cash Withdrawals,
- Disputed Transactions,

(j) Reversals, and any fees & charges.

4.0 REWARD REQUIREMENTS

- 4.1. Eligible Cardholders may earn multiple Rewards throughout the Campaign Period if they fulfil all Qualifying Conditions and Reward Requirements.
- 4.2. A total Reward cap of RM180,000 is allocated for this Campaign, and the Reward allocation is set out on a first-come, first-served basis as in the table below:

Campaign Month	Reward Capping
1 Oct 2026 – 31 Oct 2026	RM90,000
1 Nov 2026 – 30 Nov 2026	RM90,000

5.0 FULFILLMENT OF REWARD

The approved Reward will be credited to the Eligible Cardholder's AEON Visa Cards account(s) within **forty-five (45) days** after the end of the Campaign period.

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 that 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 grounds 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 or caused by 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 associated 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 recordings 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 read and review 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 matter arises that is 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, AEON Wallet and/or AEON VISA Cards 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 Wallet and/or AEON Visa Card(s) 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 Wallet and/or AEON Visa Cards and/or any other Terms and Conditions of participating business partner(s) ("**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.