Terms and Conditions
AEON Credit Service (M) Berhad

Nationwide 30

1.0 Campaign

1.1 The Nationwide 30 ("**Campaign**") is organised by **AEON Credit Service (M) Berhad** ("**AEON Credit**") and is open from 1st November 2026 – 10th March 2027 both dates inclusive ("**Campaign Period**").

2.0 Eligibility Criteria

2.1 This Campaign is open to **new and existing customers** of AEON Credit who fulfil the eligibility criteria and qualifying requirements stipulated herein during the Campaign Period.

2.2 The following eligibility criteria must be duly fulfilled to qualify for participation in this Campaign:

2.2.1 Application and Approval

Customers who apply for any of the following AEON Credit products during the Campaign Period and whose application is subsequently approved will be entitled to **one (1) entry** for each qualifying product approved:

(a) FinPlus Membership via AEON Wallet with approved membership with tier namely Entry, Grow, Advance, Pro and Elite;

(b) AEON Biker Infinite/Gold Visa Card, AEON Member Plus (AMP) Platinum, Gold, and Classic Visa/MasterCard Credit Card only ("Qualifying Credit Cards");

(c) Auto Financing ("AF");

(d) Motorcycle Financing ("MF");

(e) Objective Financing ("OF"); and

(f) Personal Financing ("PF").

The application must be submitted **by 10th March 2027**, while the relevant application must be approved and drawn down **by 31st March 2027** to qualify for the Campaign.

For the avoidance of doubt, the application and approval of each qualifying product shall constitute **one (1) entry per approved product**.

For the avoidance of doubt, only the **Biker Visa Credit Card and AEON Member Plus Credit Card** shall qualify under the Credit Card (CC) category for this Campaign. All other AEON Credit Card products are excluded from the Campaign.

2.2.2 Spend / Drawdown

Customers may earn additional entries by meeting the applicable minimum spend or drawdown requirements as follows:

Product	Qualifying Requirement	Entries	Maximum Entries
Credit Card ("CC")	Minimum spend of RM1,000 per calendar month	1 entry for every RM1,000 spend per calendar month	5 entries per calendar month
DuitNow QR via AEON Wallet ("QR")	Minimum RM25 per transaction	1 entry per qualifying transaction	5 entries per calendar month
Auto Financing ("AF")	Minimum RM10,000 drawdown	1 entry per qualifying drawdown	No cap
Motorcycle Financing ("MF")	Minimum RM2,000 drawdown	1 entry per qualifying drawdown	No cap
Objective Financing ("OF")	Minimum RM1,000 drawdown	1 entry per qualifying drawdown	No cap
Personal Financing ("PF")	Minimum RM2,000 drawdown	1 entry per qualifying drawdown	No cap

2.2.3 For CC, one (1) entry shall be awarded for every **RM 1,000** spent within a calendar month during the Campaign Period, subject to a maximum of **five (5) entries per calendar month**.

2.2.4 For QR, each transaction of **RM25 or above** shall qualify for one (1) entry, subject to a maximum of **five (5) entries per calendar month**.

2.2.5 For AF, MF, OF and PF, the applicable minimum drawdown requirement may be fulfilled during the Period as stipulated in Clause 2.2.1. There is no monthly cap on the number of entries earned through qualifying drawdowns.

2.2.6 All qualifying spend and transactions must be successfully posted within the Campaign Period. Any transaction which is subsequently refunded, reversed, cancelled, voided or determined by AEON Credit to be fraudulent shall not qualify for the Campaign.

2.2.7 AEON Credit reserves the right to determine, at its sole and absolute discretion, whether any transaction, spend or drawdown qualifies for the purposes of this Campaign.

2.3 The following person(s) are **NOT eligible** to participate in this Campaign:

(a) Employees of AEON Credit, employees of AEON Bank, employees of AEON Insurance Brokers (M) Sdn. Bhd., appointed agencies or vendors of AEON Credit, including their affiliated and related companies and their immediate family members, who are directly involved in or related to this Campaign; and

(b) Any person who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, service or transaction granted by or made with AEON Credit.

2.4 The Campaign is open to all eligible customers nationwide in Malaysia in accordance with the eligible criteria set out in Clause 2 ("**Eligible Customers**"). Applications made through AEON Credit's authorised application channels, including online, branches, events and/or other authorised channels, shall qualify subject to fulfilment of the relevant eligibility criteria.

3.0 Campaign Mechanism, Entries, Prize and Fulfilment

3.1 Campaign Mechanism

(a) Eligible Customers may earn entries into the Campaign through qualifying **Application and Approval** and/or **Spend / Drawdown** activities as stipulated under Clause 2.2.

(b) All eligible entries earned during the Campaign Period shall be accumulated for the purpose of the random draw.

(c) The random draw shall be conducted after the Campaign Period and shall include all qualifying entries earned during the Campaign Period, including entries arising from applications submitted during the Campaign Period which are approved by 31st March 2027.

(d) **One (1) customer shall be entitled to win only one (1)** Prize (as defined below) **throughout the Campaign.** Once a customer has been selected as a winner, the customer shall not be eligible to receive any other Prize (as defined below) under this Campaign.

3.2 Prize List

The prizes available under the Campaign, are as follows ("**Prize**"):

Prize	Prize Description	Number of Winners
Daily Prize	1,000 AEON Points per winner	30 winners daily throughout the Campaign Period
Short Getaway Prize	3 Days 2 Nights ("3D2N") Holiday Package worth RM5,000	120 winners throughout the Campaign Period
Ultimate Grand Prize	5 Days 4 Nights ("5D4N") Japan Holiday Package worth RM10,000	10 Winners throughout the Campaign Period

3.3 Prize Allocation

There shall be a total of **3,900 Daily Prize winners**, **120 Short Getaway Prize winners** and **10 Ultimate Grand Prize winners** throughout the Campaign Period.

3.4 Winner Selection

(a) Winners shall be selected through a **random draw** conducted by AEON Credit after the Campaign Period.

(b) The random draw shall be conducted based on the total qualifying entries earned during the Campaign Period, including qualifying entries earned from applications submitted during the Campaign Period and approved by 31st March 2027.

(c) The selection of winners shall be subject to verification by AEON Credit.

(d) Each customer shall be entitled to **one (1) Prize only throughout the Campaign**, regardless of the number of qualifying entries accumulated. **For instance, a customer who has been**

selected as a Daily Prize winner shall not be eligible to receive any other Prize under the Campaign.

(e) AEON Credit's decision on the selection of winners shall be final and binding.

3.5 Winner Notification and Announcement

(a) Selected winners will be notified via **SMS and/or email and/or AEON Wallet push notification**.

(b) The list of winners may be published on AEON Credit's official website and/or other official communication channels as determined by AEON Credit.

(c) The winners shall be announced collectively in June 2027.

3.6 Prize Fulfilment and Redemption

(a) The Prizes shall be fulfilled by AEON Credit directly or through an **appointed travel agency** designated by AEON Credit.

(b) **The Daily Prize shall comprise 1,000 AEON Points per winner. The 1,000 AEON Points shall be credited to the winner's AEON Wallet account, subject to the applicable terms and conditions governing AEON Wallet and AEON Points.** The Short Getaway Prize shall comprise a **3D2N holiday package worth - RM5,000**, while the Ultimate Grand Prize shall comprise a **5D4N holiday package to Japan worth RM10,000**.

(c) The Short Getaway Prize and Ultimate Grand Prize shall comprise **flight and accommodation only**. Any other expenses, costs, fees or charges not expressly stated as included in the Prize, including but not limited to meals, travel insurance, visa fees, airport transfers, transportation, personal expenses and incidental expenses, shall be borne solely by the winner.

(d) Prize redemption shall take place in **June 2027** subject to the terms and arrangements stipulated by AEON Credit and/or the appointed travel agency.

(e) The Travel dates for the Prizes and all other travel arrangements relating to the Prizes shall be determined by the appointed travel agency or AEON Credit at their sole discretion, subject to availability, applicable booking conditions and the terms imposed by the appointed travel agency.

(f) Winners must fulfil all applicable requirements and provide the necessary information and documentation within the stipulated period to facilitate Prize fulfilment.

(g) Winners shall not have any delinquent account(s) with AEON Credit at the time of winner selection and Prize fulfilment. AEON Credit reserves the right to disqualify any winner who does not fulfil this requirement.

(h) All costs, fees and/or expenses incurred or to be incurred by the Eligible Customers or winners in relation to this Campaign and/or to claim or utilise the Prizes, other than those expressly included in the Prize, shall be the sole responsibility of the Eligible Customers or winners.

4.0 General Terms and Conditions

4.1 By participating in this Campaign, Eligible Customers are deemed to have read, understood and agreed to be bound by all the Terms and Conditions ("Terms and Conditions") stated herein.

4.2 The Prize 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).

4.3 AEON Credit reserves the right to substitute this Campaign and Prize with any other or similar value at any time without prior notice. The Campaign and Prize are provided on an "as is" basis.

4.4 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, suitability or fitness for a particular purpose in respect of the Prize.

4.5 AEON Credit shall not be liable for or obliged to recognise or replace any defective, lost, mistakenly transferred, damaged or stolen Prize upon delivery of the Prize to the Eligible Customer where such defect, loss or damage to the Prize is not due to the fault and/or negligence of AEON Credit.

4.6 During the verification process, the Eligible Customer's NRIC number must be identical to the original NRIC number 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 Prize shall be forfeited.

4.7 The Prize may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Customer under this Campaign is refunded, void, cancelled and/or fraudulent.

4.8 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 Prize), at its absolute discretion without prior notice and any reason(s) to Eligible Customers. For the avoidance of doubt, unless expressly stated otherwise, any 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.

4.9 AEON Credit reserves the right to disqualify the Eligible Customers from receiving the Prize 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 Campaign and/or AEON Wallet and/or any transactions made thereof.

4.10 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.

4.11 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 grounds to believe that the Eligible Customers have not complied with this provision, AEON Credit may, at its sole discretion, disqualify and/or terminate the Eligible Customer's participation without prejudice to any remedy available to it.

4.12 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.

4.13 By participating in this Campaign, 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 participation in the Campaign;

(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 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.

4.14 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.

4.15 These 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 any inconsistency, the latest version of these Terms and Conditions shall supersede any previous Terms and Conditions.

4.16 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

4.17 AEON Credit's decision on all matters relating to this Campaign 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.

4.18 AEON Credit shall not be responsible for any failure or delay of/by the postal, or telecommunication or any other relevant party which may result in Eligible Customers being excluded or omitted from participation in the Campaign or from the fulfilment process.

4.19 Participation in this Campaign 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.

4.20 The standard interest rate, penalty, early settlement rebate and other charges apply to all Consumer Durable Easy Payment Products as documented in the Product Disclosure Sheet.

4.21 The Compensation (Late Payment Charge), Early Settlement Rebate and other charges shall apply to all of AEON Credit's Motorcycle Hire Purchase-i Scheme as documented in the Hire Purchase-i Agreement. Any Sales and Services Tax ("SST") or tax of similar nature applicable in this Campaign, shall be payable by the Eligible Customer(s).

4.22 At the time of awarding the Prize, the principal and supplementary AEON Credit Card, and/or AEON Wallet account of the Eligible Customers must be active, prompt and in good standing.

4.23 Eligible Customers 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 Prize into his/her account. As such, AEON Credit does not represent and warrant for the Prize to be immediately available into the Eligible Customer's account.

4.24 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 Eligible Customers being omitted from the fulfilment process.

4.25 These Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card, AEON Wallet and/or any other Terms and Conditions of participating business partner ("General Information"). In the event of any discrepancy or inconsistency between these Terms and Conditions and those contained in the applicable General Information, the Terms and Conditions set out herein shall prevail insofar as they apply to this Campaign.