ÆON CREDIT SERVICE

# Level Up Your Rewards!
# Turn your AEON Points into Setel Vouchers and your Mesra Rewards to AEON Vouchers
# ("Campaign")

# TERMS & CONDITIONS

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**TERMS AND CONDITIONS**
**Level Up Your Rewards!**
**Turn your AEON Points into Setel Vouchers and your Mesra Rewards to AEON Vouchers (“Campaign”)**

## 1.0 CAMPAIGN PERIOD

This Campaign is organised by AEON Credit Service (M) Berhad ("**AEON Credit**") in collaboration with PETRONAS Dagangan Berhad (“**PDB**” or “**Campaign Partner**”) (collectively, the “Organisers”) and will run from 15 November 2026 – 31 January 2027 ("**Campaign Period**"). The Campaign is available through the AEON Wallet App (Super Deals) and the Mesra Rewards Deals available at https://www.setel.com/mesrarewards and in Setel App under Rewards, subject to availability and system accessibility.

## 2.0 ELIGIBILITY

This Campaign is open to:

(a) AEON Members who are registered members of the AEON Loyalty Programme, possess an active AEON Wallet account and have sufficient AEON Points for redemption; and

(b) Mesra Rewards Members who are registered and active members of Mesra Rewards, with sufficient Mesra Rewards Points for redemption, and who satisfy the relevant redemption requirements under these Terms and Conditions (collectively, "**Eligible Customers**").

## 3.0 CAMPAIGN MECHANICS

3.1 The Campaign is designed to provide Eligible Customers with additional redemption options across participating loyalty ecosystems by enabling:

3.1.1 AEON Members to redeem AEON Points for Setel e-Vouchers; and

3.1.2 Mesra Rewards Members to redeem Mesra Rewards Points for AEON Vouchers,

(collectively, "**Reward**" or "**Rewards**").

3.2 Eligible Customers must complete the redemption through the relevant platform only. Track A redemptions must be completed through the AEON Wallet Malaysia App (Super Deals). Track B redemptions must be completed through Mesra Rewards Deals, available at https://www.setel.com/mesrarewards and in the Setel App under "Rewards".

**(i) Track A - AEON Points to Setel e-Voucher**

a. Eligible AEON Members may redeem Setel e-Vouchers via AEON Wallet Malaysia App (Super Deals) using AEON Points.

a. The required AEON Points for Track A redemption shall be displayed within Super Deals and may vary from time to time.

b. Upon successful Track A redemption, the relevant AEON Points will be deducted immediately and the redeemed Setel e-Voucher will be displayed in "My Deals" or such other channel as may be notified.

c. Setel e-Vouchers redeemed under Track A are subject to Setel's prevailing terms and conditions, including all applicable redemption, usage and validity requirements.

**(ii) Track B - Mesra Rewards Points to AEON Voucher**

a. Eligible Mesra Rewards Members may redeem AEON Vouchers through the Mesra Rewards Deals available at https://www.setel.com/mesrarewards and in Setel App under "Rewards" by using Mesra Rewards Points.

b. The required Mesra Rewards Points for Track B redemption shall be determined by PDB and displayed within the Mesra Rewards platform.

c. Upon successful Track B redemption, the relevant Mesra Rewards Points will be deducted immediately, and the redeemed AEON Voucher will be delivered or made available in Setel App under "My vouchers".

d. AEON Vouchers redeemed under Track B are subject to AEON's prevailing voucher terms and conditions, including all applicable redemption, usage and validity requirements.

3.3 Redemption is subject to availability of voucher inventory, sufficient points balance, successful system validation and compliance with all applicable terms and conditions.

3.4 Redemptions are strictly on a first-come, first-served basis while stocks last, and voucher inventory may be replenished periodically during the Campaign Period.

3.5 The Organisers where relevant, reserve the right to limit the quantity of Rewards redeemed per Eligible Customer.

3.6 Each Reward shall carry its own validity period, and the Eligible Customers are responsible for checking the validity period displayed on the relevant platform before redemption or use.

3.7 Expired Rewards shall not be extended, replaced, refunded or reissued.

3.8 All successful redemptions are final. Redeemed points shall not be refunded, reinstated, transferred, exchanged for cash or converted into any other rewards, except where otherwise required by law or expressly approved by the Organisers, as applicable.

3.9 Only the first successful validation or redemption recognised by the relevant system shall be considered valid.

3.10 During any verification or validation process, the Eligible Customer's account details must match the records registered with the relevant AEON Wallet account or Mesra Rewards account, as applicable. The Organisers reserve the right to disqualify any Eligible Customer and forfeit the Reward if the relevant account details cannot be verified or are found to be inaccurate, invalid or inconsistent.

3.11 The Organisers where relevant, reserve the right to reject any redemption, suspend participation, cancel Rewards, forfeit points or disqualify Eligible Customers where fraud, abuse, manipulation, suspicious activity or breach of these Terms and Conditions is reasonably suspected. Where the matter relates to Track A and/or Track B, including any redemption involving AEON Points, AEON Wallet Malaysia App (Super Deals), Mesra Rewards Points and/or the Mesra Rewards platforms, such action may be taken in accordance with the applicable terms and conditions of the relevant Organisers and/or platforms, as well as any applicable system or platform requirements.

3.12 The redemption denominations applicable to this Campaign are as follows:

| Points Redemption Structure: | |
|---|---|
| **Track A - Setel e-Voucher** | **Track B - AEON Voucher** |
| 1,000 AEON Points = RM5 Setel e-Voucher | 425 Mesra Rewards Points = RM5 AEON Voucher |
| 2,000 AEON Points = RM10 Setel e-Voucher | |

## 4.0 GENERAL TERMS AND CONDITIONS:

4.1 By participating in this Campaign, all 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 Rewards are 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 The Organisers (where relevant) reserve the right to substitute this Campaign and/or the Rewards with any other reward of similar value at any time without prior notice. The Campaign and Rewards are provided on an "as is" basis.

4.4 The Organisers expressly exclude and disclaim any representations, warranties, or endorsements, express 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 Rewards.

4.5 The Organisers shall not be liable for or obliged to recognise or replace any defective, lost, mistakenly transferred, damaged, expired, unused or stolen Rewards upon delivery or issuance of the Rewards to Eligible Customers, where such defect, loss, damage, expiry or non-use is not due to the fault or negligence of the relevant Organisers.

4.6 Verification of an Eligible Customer shall be based on the records maintained by the relevant Party for the applicable redemption track. Where the information provided by the Eligible Customer does not match the relevant Party's records, the Eligible Customer may be disqualified, and any applicable Rewards may be forfeited.

4.7 The Rewards may be withdrawn or cancelled by the Organisers at its sole and absolute discretion if any purchase, redemption or transaction made by the Eligible Customer under this Campaign is void, cancelled, reversed, fraudulent or otherwise in breach of these Terms and Conditions.

4.8 The Organisers reserve 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, redemption mechanics, Rewards denominations, fulfilment method or date and frequency of fulfilment of Rewards) at its absolute discretion without prior notice or assigning any reason to Eligible Customers. For the avoidance of doubt, unless expressly stated otherwise, any such cancellation, termination or suspension shall not entitle the Eligible Customers to any claim or compensation against the Organisers 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 The Organisers reserve the right to disqualify the Eligible Customers from receiving the Rewards 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, AEON Wallet, Mesra Rewards platforms and/or any redemption or transaction made thereof.

4.10 In no event shall the Organisers nor any of their officers, employees, representatives and/or agents, including without limitation any third party service providers engaged for purposes of the Campaign, be liable to any

Eligible Customer participating in this Campaign for any direct or indirect loss, 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, to the fullest extent permitted by law.

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 forbearing from doing any act to obtain any form of benefit from the Organisers. The Eligible Customers shall comply with all anti-corruption or anti-bribery laws, policies or regulations including the Organisers' Anti-Bribery Policy which can be found at AEON Credit's and Mesra Rewards' respective websites. In the event that the Organisers have reasonable grounds to believe that the Eligible Customers have not complied with this provision then the Organisers may, at their sole discretion, disqualify and/or terminate the Eligible Customers' participation without prejudice to any remedy available to it.

4.12 The Organisers 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 provided that the Organisers have taken 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 to the Organisers to collect, record, hold, store, use, process and disclose their personal information for purposes which are necessary or related to participation in the Campaign; and

b) consent to the Organisers disclosing their personal information, including but not limited to their names, addresses, contact details, account identifiers and redemption details, to AEON360, PDB, Setel, or to any related and/or associated company within PETRONAS Group of companies and 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 such personal information shall be used only in relation to and for the purposes of the Campaign; and

c) consent that their photos or video recordings, if voluntarily provided or captured during Campaign-related activities, may 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 read and review the AEON Credit Privacy Notice. Eligible Customers acknowledge that they have read and accepted the AEON Credit Privacy Notice.

4.15 All Eligible Customers hereby consent to the Organisers using all their details provided by the Eligible Customers to PDB upon registering for the PETRONAS Mesra Rewards membership via Setel app or any other official platforms by PDB for the purpose of promoting, publicising or marketing this Campaign, in accordance with its Privacy Policy which can be found at https://www.mymesra.com.my/about-us/policies-notice/petronas-dagangan-berhad-privacy-statement.

4.16 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.

4.17 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.

4.18 The Organisers' 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 the Organisers. If any matter arises which are not covered in these Terms and Conditions, it will be subject to the sole discretion of the Organisers.

4.19 The Organisers shall not be responsible for any failure or delay by any platform, merchant, postal or telecommunication authority or any other party which may result in the Eligible Customers being excluded or omitted from participation in the Campaign or from the fulfilment process.

4.20 At the time of awarding or delivering the Reward, the relevant AEON Wallet account or PETRONAS Mesra Rewards membership of the Eligible Customer must be active, valid and in good standing.

4.21 Eligible Customers acknowledge that there may be a lapse of time between the successful redemption, system validation and the delivery or availability of the Reward into his/her account. As such, the Organisers do not represent or warrant that the Rewards will be immediately available to the Eligible Customers.

4.22 The Organisers shall not be responsible for any failure or delay in the transmission of redemption, transaction, platform or system data by Mesra Rewards, Setel, participating merchants, postal or telecommunication authorities or any other party which may result in the Eligible Customers being omitted from the fulfilment process.

4.23 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Loyalty Programme Terms and Conditions, AEON Wallet General Information, Super Deals Terms and Conditions, Mesra Rewards Terms and Conditions (Terms_and_Conditions-Mesra_Rewards_Loyalty_Program.pdf), Setel Terms and Conditions, AEON Voucher terms and conditions and/or any other terms and conditions of the participating business partners ("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.