ÆON CREDIT SERVICE

Inti Deras
Rider Loyalty Programme
TERMS & CONDITIONS

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TERMS AND CONDITIONS
Inti Deras Rider Loyalty Programme ("Programme")

1.0 PROGRAMME PERIOD:

1.1 This Programme is organized by AEON Credit Service (M) Berhad ("**AEON Credit**") and will commence from 01 November 2026 to 31 January 2027, both dates inclusive ("**Programme Period**").

2.0 ELIGIBILITY CRITERIA:

2.1 This Programme is open to Malaysian citizens who have applied for "AEON Credit's Motorcycle Hire Purchase-i Scheme" for the purchase of All Moped, Big Bike, Superbike, Maxi Scooter Big Bike, Maxi Scooter Superbike from AEON Credit's participating merchants in Malaysia ("**Eligible Customer**").

3.0 QUALIFYING CONDITIONS:

3.1 To qualify for this Programme, the Eligible Customer must receive a Push Notification from AEON Wallet Malaysia or EDM to apply for AEON Credit's Motorcycle Hire Purchase-i Scheme.

3.2 To participate in this Programme, the Eligible Customer is required to submit the COMPLETED application form together with required supporting documents to the participating merchants during the Programme Period.

3.3 The Eligible Customer's application must be submitted and approved by AEON Credit within the Programme Period and all approvals are at the sole discretion of AEON Credit based on its credit evaluation process.

3.4 Eligible Customer whose application is approved within the Programme Period shall be referred to as "Successful Applicant".

4.0 REWARD REQUIREMENTS

4.1 This Programme offers as shown table below (hereinafter referred to as "**Reward**'").

No.	Programme Rewards	Entitle
1	8,000 AEON Points	Eligible Customers will be entitled to receive 8,000 AEON Points, which will be credited to their registered AEON Wallet account, subject to successful verification of eligibility.
2	RM50 Accessories Cash Voucher	Eligible Customers will be entitled to receive one (1) RM50 Cash Voucher issued by Inti Deras Bike Sdn Bhd, redeemable towards the purchase of motorcycle accessories at the participating merchant.

4.2 Reward Criteria

Participating Merchant	**Merchant Name** / **Merchant Code** INTI DERAS BIKE SDN BHD / 1004028 INTI DERAS MOTORS SDN BHD / 0008371 INTI DERAS SDN BHD / 0008370
Application Between	01 November 2026 to 31 January 2027
Fulfilment Period	Between 1 June 2027 to 31 July 2027 (Reward to be fulfilled by AEON Credit)

	Upon Eligible Customer collecting the motorcycle (Reward to be fulfilled by Inti Deras)
AEON Wallet Requirement	Eligible Customers **must download and register** for an **AEON Wallet** account to be eligible for the Rewards.
Fin+ Wallet Tier Eligibility	Eligible Customers must apply for FIN+ membership and hold an eligible Fin+ Wallet Tier, namely **Entry, Grow, Advance, Pro, Elite**, to qualify for the Rewards.
Financing Application Method (Optional)	Eligible Customers are encouraged to submit their financing applications via Scan2Apply.

5.0 GENERAL TERMS AND CONDITIONS:

5.1 By participating in this Programme, the Eligible Customer are deemed to have read, understood and agreed to be bound by all the Terms and Conditions ('Terms and Conditions') stated herein.

5.2 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).

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

5.4 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.

5.5 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 Customer where such defect, loss or damage to the Reward is not due to the fault and/or negligence of AEON Credit.

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

5.7 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 Customer under this Programme is refunded, void, cancelled and/or fraudulent.

5.8 AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Programme earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Programme Period or date and frequency of fulfilment of Reward) at its absolute discretion without prior notice and any reason(s) to Eligible Customer. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Customer to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of the act of cancellation, termination or suspension.

5.9 AEON Credit reserves the right to disqualify the Eligible Customer from receiving the Reward in the event the Eligible Customer do not comply with any of these Terms and Conditions or have committed fraudulent or wrongful acts in relation to this Programme.

5.10 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 Programme be liable to any person participating in this Programme 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 Programme.

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

5.12 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 unauthorized human intervention and electronic or human error in the administration and processing of the Programme so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.

5.13 By participating in this Programme, 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 the participation in the Programme; 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 associate 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 Programme and shall be used only in relation to and for purposes of the Programme; and

c) consent that their photos or video recording to be used for current or future advertising and/or publicity in relation to the Programme without any claim for either payment or compensation.

5.14 Please visit https://www.myaeoncredit.com.my/privacy-policy to review and read the AEON Credit Privacy Notice. Eligible Customer acknowledge that they have read and accepted the AEON Credit Privacy Notice.

5.15 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.

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

5.17 AEON Credit's decision on all matters relating to this Programme 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.

5.18 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 Customer being excluded or omitted from participation in the Programme or from the fulfilment process.

5.19 Participation in this Programme does not entitle the Eligible Customer to automatic approval of the financing amount and tenure upon application. The approval is subject to AEON Credit's credit evaluation process.

5.20 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 Programme, shall be payable by the Eligible Customer(s).

5.21 The Terms and Conditions herein shall apply to and be read together with the provisions in Hire Purchase-i Agreement and any other Terms and Conditions of participating business partner ('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 Programme.