ÆON CREDIT SERVICE

Shopee 11.11 Promotion with AEON Credit Cards

TERMS & CONDITIONS

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Shopee 11.11 Promotion with AEON Credit Cards ("Promotion")

1.0 PROMOTION PERIOD:

This Promotion is organised by AEON Credit Service (M) Berhad ("**AEON Credit**") and will commence from 11 November 2026 to 13 November 2026 ("**Promotion Period**").

2.0 ELIGIBILITY CRITERIA:

This Promotion is exclusively open to all principal and supplementary cardholders of AEON Member Plus (AMP) Visa / MasterCard Platinum, AEON Member Plus (AMP) Visa / MasterCard Gold, AEON Member Plus (AMP) Visa/MasterCard Classic, Japan Club of Kuala Lumpur Gold Visa, AEON BiG Gold/Classic Visa, Motorcycle Association Affinity Gold Visa, AEON Credit Executive Business Card, AEON Biker Infinite Visa Card and AEON Biker Gold Visa Card (all payment instruments are collectively referred to as "**AEON Credit Cards**") ("**Eligible Cardholders**").

3.0 QUALIFYING CONDITIONS:

3.1 Eligible Cardholders are required to perform the transaction on the Shopee platform in order to enjoy up to a maximum of RM120 discount using any AEON Credit Cards (as the payment instrument) during the Promotion Period (hereinafter referred to as "**Reward**") as shown below:

Discount ("Reward")	Minimum Spend Amount	Discount Allocation (Capping)
RM20	RM120	First 300 Eligible Cardholders
RM50	RM200	First 60 Eligible Cardholders
RM120	RM1,000	First 42 Eligible Cardholders

3.2 In order to enjoy the RM20 discount, Eligible Cardholders must make a minimum transaction of RM120, and the discount is valid for the first 300 Eligible Cardholders only, based on a first-come, first-serve basis.

3.3 In order to enjoy the RM50 discount, Eligible Cardholders must make a minimum transaction of RM200, and the discount is valid for the first 60 Eligible Cardholders only, based on a first-come, first-serve basis.

3.4 In order to enjoy the RM120 discount, Eligible Cardholders must make a minimum transaction of RM1,000, and the discount is valid for the first 42 Eligible Cardholders only, based on a first-come, first-serve basis.

3.5 The Reward of RM50 is open exclusively to Shopee VIP users with an active monthly subscription plan, subject to a minimum spend of RM200 when payment is made with an Eligible Cardholder.

3.6 Payment must be made with valid AEON Credit Card(s) to enjoy the Reward during the Promotion Period.

3.7 Each Eligible Cardholders can only use the Reward once, regardless of the number of accounts owned by the Eligible Cardholders.

3.8 The Reward is not applicable on items listed below:

a) Infant Milk (0-6 months)
b) Follow-on Milk (6-12 Months)
c) Tickets & Vouchers
d) Mobile Reloads & Sim Cards
e) Selected New Launch Products
f) Gaming Top-ups
g) S-Mart Milo

3.9 The Reward can only be applied to specific products, categories, or brands. Eligible products will display the Reward option at checkout.

3.10 The Reward can only be used in a single checkout. Any unused balance will not be refunded.

3.11 The Reward is no longer valid upon expiry. Strictly no extensions are allowed.

3.12 The Reward is not refundable, non-transferable, not redeemable for cash and cannot be combined in exchange for reward with higher value.

3.13 Eligible Cardholders can refer to the 'Shopee Voucher Terms' page for more information on terms and conditions for Shopee Voucher.

3.14 The Reward is non-exchangeable for cash used in conjunction with other offers, discounts, promotions, vouchers, loyalty programmes or privilege cards.

3.15 The Reward is subject to government taxes and other applicable levies.

3.16 AEON Credit and Shopee Mobile Malaysia Sdn Bhd reserve the right at their absolute discretion to amend these terms and conditions without any prior notice.

4.0 GENERAL TERMS AND CONDITIONS:

1. By participating in this Promotion, 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 items(s).

3. AEON Credit reserves the right to substitute this Promotion and Reward with any other or similar value at any time without prior notice. The Promotion 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 Promotion is refunded, void, cancelled and/or fraudulent.

8. AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Promotion earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Promotion 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 the Eligible Cardholders do not comply with any of these Terms and Conditions or have committed fraudulent or wrongful acts in relation to this Promotion 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 Promotion be liable to any person participating in this Promotion 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 Promotion.

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 forbearing 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 on AEON Credit's website. In the event that AEON Credit has reasonable ground 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 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 Promotion so far as AEON Credit has taken appropriate measures to mitigate these risks with due care and diligence.

13. By participating in this Promotion, 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 Promotion; 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 Promotion and shall be used only in relation to and for purposes of the Promotion; and

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

14. Please visit https://www.myaeoncredit.com.my/privacy-policy to review and read 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 Promotion 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 matters 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 Promotion or from the fulfilment process.

19. At the time of awarding the Reward, the principal and supplementary AEON Credit Card and/or AEON Wallet 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 Credit Card and/or AEON Wallet 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 fulfillment process.

22. The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card and/or AEON Wallet and/or 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 Promotion.