ÆON CREDIT SERVICE

# Your Face is Now Your Wallet!
# Malaysia's First FacePay
# at AEON Supermarket KL Midtown
# **TERMS & CONDITIONS**

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**TERMS AND CONDITIONS**
**Your Face is Now Your Wallet!**
**Malaysia's First FacePay at AEON Supermarket KL Midtown ("Campaign")**

**1.0 INTRODUCTION OF FACEPAY:**

1.1 FacePay is a payment feature offered by AEON Credit Service (M) Berhad ("**AEON Credit**") that enables Eligible Customers to make payments using facial recognition technology at AEON Supermarket KL Midtown ("Participating Merchant") at FacePay-enabled self-checkout counters.

1.2 To use FacePay, Eligible Customers are required to complete the FacePay registration process through the AEON Wallet app. Once successfully registered, Eligible Customers may use FacePay to make payments at the Participating Merchant.

**2.0 CAMPAIGN PERIOD:**

This Campaign is organised by AEON Credit and will commence from 5 November 2026 to 31 December 2026 (hereinafter referred to as "**Campaign Period**").

**3.0 ELIGIBILITY:**

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/MasterCard Credit Cards ("**AMPCC**"), AEON Member Plus Visa Card ("**AMP**") (collectively referred to as "**AEON Card(s)**") and AEON Wallet account (Basic/ Premium) ("**AEON Wallet**") holder whose applications have been successfully approved by AEON Credit (all payment instruments are collectively referred to as "**Eligible Customers**").

**4.0 CAMPAIGN MECHANICS:**

4.1 Eligible Customers will earn **1 AEON Point for every RM1 spent via FacePay** using AEON Wallet or AEON Card at AEON Supermarket KL Midtown ("**Qualified Transaction**") during the Campaign Period ("**Reward**").

4.2 A total of 300,000 AEON Points has been allocated for the Campaign and will be awarded on a first-come, first-served basis.

4.3 The Reward will be credited to the Eligible Customer's AEON Cards or AEON Wallet account within thirty (30) working days from the Qualified Transaction date.

4.4 For this Campaign, tracking of the Qualified Transactions will be based on any transaction records captured by AEON Credit's system during the Campaign Period.

4.5 For the avoidance of doubt, 0% Instalment Payment Plans, Flexi Payment Plans, any DuitNow transactions and transactions such as parking fees (MCC Code 7523), annual fees, P2P transfers, top-ups, purchases of AEON Vouchers, personal financing disbursements, cash withdrawals, disputed transactions, reversals and any fees and charges will not be accepted as a Qualified Transaction.

**5.0 GENERAL TERMS AND CONDITIONS:**

5.1 By participating in this Campaign, the Eligible Cardholders are deemed to have read, understood and agreed to be bound by all these 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 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.

5.4 AEON Credit expressly excludes and disclaims 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 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 Customers 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, where applicable. 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 Customers under this Campaign is refunded, void, cancelled and/or fraudulent.

5.8 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 Customers. For the avoidance of doubt, unless expressly stated otherwise any such 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.

5.9 AEON Credit reserves the right to disqualify the Eligible Customers from receiving the Reward 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.

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 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.

5.11 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 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 on 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, 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, 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.

5.13 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 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 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 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.

5.14 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.

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 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 arises 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 Customers being excluded or omitted from participation in the Campaign or from the fulfilment process.

5.19 At the time of awarding the Reward, the AEON Cards and/or AEON Wallet account of the Eligible Customers must be active, prompt and in good standing.

5.20 Eligible Customers acknowledge that there may be a lapse of time between transactions made using the AEON Cards 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 Customer's account.

5.21 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 Customers being omitted from the fulfilment process.

5.22 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Cards and/or AEON Wallet account and/or any other Terms and Conditions of 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.