

Terms and Conditions

0% Installment Payment Plan 2021 with AEON Credit Cards (“Campaign”)

1.0 Campaign

- 1.1 0% Installment Payment Plan (“IPP”) 2021 with AEON Credit Cards (“**Campaign**”) is jointly organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and **AEON Co. (M) Berhad, AEON BIG (M) Sdn. Bhd. & AEON Wellness.**
- 1.2 By participating in this Campaign, you agree to be bound by all the terms and conditions as stated below (“Terms and Conditions”).

2.0 Eligibility

- 2.1 This Campaign is open to all Principal AEON Credit Cardholders of AEON Platinum Visa/MasterCard, AEON Gold Visa/MasterCard, AEON Classic Visa/MasterCard, NEW AEON Gold Visa/MasterCard, NEW AEON Classic Visa/MasterCard, Motorcycle Association Affinity Gold Visa, Japan Club of Kuala Lumpur Gold Visa, AEON BiG Gold/Classic Visa, and AEON Credit Executive Business Card (“Eligible Cardholders”).

3.0 Campaign Mechanics

- 3.2 The 0% IPP is only applicable for retail transactions made in a single receipt with a minimum spend of RM 300.00 (Ringgit Malaysia Three Hundred only) at either AEON Co. (M) Berhad, AEON BIG (M) Sdn. Bhd. or AEON Wellness.
- 3.3 Eligible Cardholder may choose the following tenure of the installment plan based on minimum spend made, subject to the Eligible Cardholder’s available credit limit at the point of application of the 0% IPP:

Tenure Period	3 months	6 months	12 months	18 months	24 months
AEON Co.	RM 300.00	RM 500.00	RM 1,000.00	NA	NA
AEON Wellness	RM 300.00	RM 500.00	RM 1,000.00	NA	NA
AEON BiG	RM 300.00	RM 500.00	RM 1,000.00	RM 1,500.00	RM 2,000.00

- 3.2 The full installment plan amount will be blocked immediately upon the approval of 0% IPP application by AEON Credit, and will be debited to the Eligible Cardholder’s Credit Card Account with the installment payable on a monthly basis, for duration as stipulated above in Clause 3.3. Eligible Cardholder’s available credit limit will be provisionally reduced by earmarking an amount, equivalent to the Purchase Amount which will not be available to Cardholder, but will be progressively and / or gradually restored on a monthly basis as repayment of each installment amount is made by the Cardholder.

3.3 Eligible Cardholders can enjoy 0% IPP for all items purchased at either AEON Wellness, AEON Co. (M) Berhad or AEON BIG (M) Sdn. Bhd. supermarket and / or departmental stores by making the request to the cashier prior to making payment

3.4 The items listed below are excluded from this campaign and will not be entitled for 0% IPP:

- a) Purchase of AEON Co. Vouchers
- b) Purchase of AEON BIG Gift Cards
- c) Purchase of Mooncake Vouchers
- d) Cigarettes & Tobacco
- e) Reload of Telco or Touch n' Go
- f) Top Up or AEON Member Plus Card renewal
- g) AEON Online purchases
- h) Purchase with Purchase (PWP) items
- i) Liquors and Alcoholic beverages

Items purchased under this campaign are not refundable and cannot be exchanged.

3.5 Eligible Cardholder has to promptly make full payment of the monthly installment based on the payment due date. In the event the Eligible Cardholder fails to make payment or pays an amount lesser than the monthly installment amount on the payment due date, the prevailing finance charge and late payment charge shall be levied on the remaining balance of installment unpaid on the due date until the installment is settled in full.

4.0 Other Terms & Conditions

- 4.1 AEON Credit will not be responsible for any loss or damage arising from late or non-delivery of the goods and / or services by AEON Co. (M) Berhad or AEON BIG (M) Sdn. Bhd.
- 4.1 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.
- 4.2 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 at any time with notice. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit, the Eligible Cardholder shall not be entitled to any claim or compensation against AEON Credit for any and all loss or damage suffered or incurred by the Eligible Cardholders whether as a direct or indirect result of the act of cancellation, termination or suspension.
- 4.3 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, fire, flood, drought, storm, technical or system failures of

any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Discount Voucher.

- 4.4 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 forbearance 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 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, in its sole discretion terminate the Eligible Cardholders' participations without prejudice to any remedy available to it.
- 4.5 These Terms and Conditions supersede any previous Terms and Conditions stated in any other promotional or advertising materials.
- 4.6 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit Card and AEON BiG Credit Card General Information. In the event of any discrepancy or inconsistency between the Terms and Conditions herein and those contained in the AEON Credit Card and AEON BiG Credit Card General Information, the Terms and Conditions set out herein shall prevail in so far as they apply to the Campaign.
- 4.7 The Terms and Conditions herein shall be governed by and construed under the laws of Malaysia.