

TERMS AND CONDITIONS
AEON CREDIT SERVICE (M) BERHAD

Credit Card Acquisition Campaign – Get RM150 Cashback & stand a chance to Win away an iPhone 15 (“Campaign”)

1.0 Campaign Period:

1.1 This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) from 01 March 2024 to 30 April 2024 (“**Campaign Period**”).

2.0 Eligibility:

2.1 This Campaign is opened to New AEON Credit principal card applicant (“**Eligible Cardholder**”) who has applied for the following AEON Credit Card and had the application approved during the Campaign Period :-

- a. AEON Platinum Visa/ Mastercard
- b. AEON Gold Visa/ Mastercard
- c. AEON Classic Visa/ Mastercard
- d. AEON BiG Gold/ Classic Visa Card

2.2 The Eligible Cardholder must submit his/her application via any of the following channels (“**Application Channel**”)

- a. AEON Credit Service Branches
- b. AEON Credit Wallet
- c. AEON Credit Service Telemarketing

2.3 The following cardholder is **NOT** eligible to participate in this Campaign:

- a. any principal AEON Credit cardholder who has cancelled his/her AEON Credit Card within the last twelve (12) months before the date of approval of his/her AEON Credit principal credit card under this Campaign during the Campaign Period;
- b. existing principal AEON Credit cardholder;
- c. Permanent and/or contract employees of AEON Credit Service (M) Berhad.
- d. application via Compare Hero, i-Money, Ringgit Plus

3.0 Qualifying Conditions:

3.1 During the Campaign Period, Eligible Cardholder must submit the completed application form along with the required supporting documents via the Application Channel.

3.2 The application must be approved within the Campaign Period (01 March 2024 to 30 April 2024)

4.0 Campaign Mechanics:

4.1 The Eligible Cardholder should comply with the following steps in the table below to earn the Campaign Reward:-

Campaign Rewards	STEP 1	STEP 2	STEP 3
Reward RM150 Cashback	APPLY AEON Principal Card <i>from</i> <i>01 March 2024 to</i> <i>30 April 2024</i>	ACTIVATE Newly approved credit card within the Campaign Period	SPEND a minimum of RM500 Retail transaction within 45 days from Card's approval date.
iPhone 15 128GB *Total Six (6) winners throughout this Campaign	Three (3) winners will be selected based on the highest number of transactions within the 45 calendar days from the card approval date. *Min spend of RM50 in a single transaction		

4.2 Total Cashback pool allocated for this campaign is RM937,350 and will be awarded on a first come, first served basis.

4.3 For the avoidance of doubt, the Eligible Principal Cardholder is required to spend a minimum cumulative retail spending of RM500("Retail Spend") within forty-five (45) days from card approval date in order to enjoy RM150 Cashback("Cashback").

4.4 Each month, three (3) winners for iPhone 15 128GB will be selected based on the highest number of transactions within 45 days from the card approval date. In the event of a tie, the winner will be selected based on the highest amount spent on each transaction which must be a minimum RM50 in a single receipt.

4.5 For the purpose of these terms and conditions, Retail Spend means the purchase of any goods or services using the AEON Credit Card except for any transactions of Cash Advance, Flexi Payment Plan, Instalment Payment Plan, disputed transaction, fraudulent or reversal retail transaction and other fees and charges such as annual fee, late payment charges, finance charge and service tax.

4.6 Retail Spend made by Supplementary Cardholder will be aggregated under Principal Cardholder's account and only the Principal Cardholder will be entitled to receive the Campaign Reward.

5.0 Campaign Reward and Fulfillment

5.1 Campaign will be monitored based on Eligible Cardholder’s transactions in AEON Credit system and Eligible Cardholder will be entitled to the Reward upon fulfillment of the Campaign Mechanics stated in Clause 4.

5.2 The Cashback/Reward will be credited to the Eligible Cardholder’s Credit Card account within the timeline as per the following table:

Credit Card Approved Date	Month Spend (Activate & Spend within 45 days from approved date)	Cashback/Reward Fulfillment Period
01 March 2024 – 31 March 2024	01 March 2024 - 15 May 2024	June to July 2024
01 April 2024 – 30 April 2024	01 April 2024 – 14 June 2024	July to August 2024

5.3 Each Eligible Principal Cardholder shall be entitled to get one (1) time Cashback upon AEON Credit Card activation and cumulative retail spending of RM500 within 45 days from card approval date.

5.4 Each Eligible Cardholders is entitled for one (1) reward (Cashback/Gift) only.

5.5 Fulfillment of Prizes will be via mailing to Eligible Cardholder’s registered residence address and notify Eligible Cardholder’s via e-mail address/SMS provided during credit card application.

5.6 AEON Credit makes no representation or warranty with respect to quality and/or suitability of the Reward and shall not be responsible to replace any loss or stolen.

5.7 If there is any dispute or non-receipt of the reward, the eligible cardholders are required to contact our vendor Tri E Marketing at 603-8076 1313 by 30 September 2024 at the latest, to request an inquiry. No request for any inquiry will be entertained thereafter.

5.8 AEON Credit may change or substitute the reward with an item of similar value if the rewards are recalled or discontinued by the supplier, manufacturer or distributor or for any other reasons.

5.9 The Campaign 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).

5.10 Eligible Cardholder acknowledges that there may be a lapse of time between transactions made using the AEON Credit Card and the crediting of the Campaign Reward into his/her account. As such, AEON Credit does not represent or warrant that the Campaign Reward will be immediately available in the Eligible Cardholder’s account.

5.11 At the time of awarding the Campaign Reward, the Principal AEON Credit Card account of the Eligible Cardholder must be active, prompt and in good standing.

5.12 AEON Credit shall have the sole and absolute discretion to vary the date and frequency of crediting the Campaign Reward. The Campaign Reward may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Cardholder under this Campaign is refunded, void, cancelled and/or fraudulent.

6.0 Other Terms & Conditions:

- 6.1 By participating in this Campaign, the Eligible Cardholder is deemed to have read, understood and agreed to be bound by all the terms and conditions stated herein.
- 6.2 AEON Credit reserves the right to substitute this Campaign with any other or similar value at any time without prior notice. The Campaign and Campaign Reward are provided on an "as is" basis.
- 6.3 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 Campaign Reward
- 6.4 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 Cardholder being omitted from the fulfilment process.
- 6.5 AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Campaign Reward upon delivery of the Campaign Reward to Eligible Cardholders where such defect, loss or damage to the Campaign Reward is not due to the fault and/or negligence of AEON Credit.
- 6.6 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 Campaign Reward shall be forfeited.
- 6.7 The Campaign Reward may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Cardholder(s) under this Campaign is refunded, void, cancelled and/or fraudulent.
- 6.8 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 at any time with prior notice to Eligible Cardholder. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Cardholder to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Cardholder whether as a direct or indirect result of the act of cancellation, termination or suspension.
- 6.9 AEON Credit reserves the right to disqualify the Eligible Cardholder from receiving the Campaign Reward in the event the Eligible Cardholder does not comply with any of these terms and conditions, or has committed fraudulent or wrongful acts in relation to his/her AEON Credit Card and AEON Wallet/ or any transactions made thereof.
- 6.10 By participating in this Campaign, 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 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 neither payment nor compensation.

- 6.11 The terms and conditions herein shall supersede any previous terms and conditions stated in any other promotional or advertising materials.
- 6.12 The Eligible Cardholder 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 Cardholder 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 Cardholder has not complied with this provision, AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Cardholder's participation without prejudice to any remedy available to it.
- 6.13 The terms and conditions herein shall apply to and be read together with the provisions in the AEON Credit Card and AEON Wallet General Information ('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.
- 6.14 In no event shall AEON Credit or 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.
- 6.15 AEON Credit shall not be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, pandemic, epidemic, 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 Reward in so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
- 6.16 Please visit <https://www.aeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice. Participants acknowledge that they have read and accepted the AEON Credit Privacy Notice.
- 6.17 These 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.
- 6.18 AEON Credit's decision on all matters relating to this Campaign will be final and binding on all Eligible Cardholder. 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.
- 6.19 The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia.