

Kad Prihatin Penjaja & Peniaga General Information

The issuance of the Kad Prihatin Penjaja & Peniaga (hereinafter referred to as “the Card”) by AEON Credit Service (M) Berhad (hereinafter referred to as “AEON Credit”) to the registered individual who is the holder of the Card duly issued by AEON Credit and authorized to use the Card (hereinafter referred to as “the Cardholder”) and the use of the Card by the Cardholder shall be subject to the following terms. Please read and understand these terms which shall be binding on the Cardholder immediately upon acknowledgement of the receipt and/or use of the Card by the Cardholder.

Any disclosure to and communication with you in respect of the Card, AEON Wallet or these terms and conditions will be made by AEON Credit through digital means. Please ensure that you are agreeable to this before accepting and/or using the Card or Wallet.

1. Kad Prihatin Penjaja & Peniaga

Kad Prihatin Penjaja & Peniaga is a Visa Inc. (“VISA”) electronic money payment instrument with payWave functionality that contains a monetary value which is pre-loaded by the Cardholder and issued by AEON Credit under a program developed by In2Niaga Sdn Bhd (Company No. 202101014644 (1414944-X)) (hereinafter called “In2Niaga”) who has been appointed and/or commissioned by the Ministry of Entrepreneur Development and Cooperatives (“KUSKOP”), in collaboration and/or partnership with the Association of Hawkers and Petty Traders (“the Association”) (hereinafter referred to as “the Program”). The value will be deducted from the Card whenever retail or withdrawal transactions are made and spending is limited to the amount of money available or stored in the Card (“Prepaid Card Account”) at the time of transaction. You are required to pre-load the Card before making any transactions.

2. CARD TRANSACTION

The Card is integrated with the Program. The prepaid card facility in the Card can be used for:

- a) Payment Card for Point of Sale and “card not present transactions” where the Cardholder may purchase goods or services from merchants and debit the purchase from the Cardholder’s Prepaid Card Account;
- b) Cash withdrawal from the Cardholder’s Prepaid Card Account at any AEON Credit’s ATMs or other ATMs which display the VISA and Plus System, Inc (“PLUS”) logos; and
- c) Visa Cash-Out (cash withdrawal performed by the Cardholder at the Point Of Sales (“POS”) at participating merchants in Malaysia.

3. ELIGIBILITY

Applicant must be at minimum 15 years of age.

Business Owner - Requirements		Malaysian	Permanent Resident of Malaysia
Applicant's Age: 18 Years and above			
Any of the identity documents,	Copy of NRIC (front & back)	√	
	Copy of MyPR (front & back)		√
Other	Copy of Business Registration (SSM)	√	√
	Photo of Business Premises	√	√
	Malaysia's mailing address and valid mobile phone number	√	√
Applicant's Age: 15 years old and less than 18 years old (Minor Applicant)			
Any of the Applicant's identity documents,	Copy of NRIC (front & back)	√	
	Copy of MyPR (front & back)		√
Any of the Parent's/ Legal Guardian identity documents,	Parent's / Guardian's copy of NRIC	√	√
	Parent's / Guardian's copy of MyPR	√	√
AND	Malaysia's mailing address and valid mobile phone number	√	√
	Applicant's Birth Certificate or Guardian Authorized Letter from relevant Authority.	√	√
Others	Accepted, acknowledged & signed Indemnity Clause – Complete and duly signed by Applicant's Parent/Guardian	√	√

Helper - Requirements		Malaysian	Permanent Resident of Malaysia	Other Nationality
Applicant's Age: 18 Years and above				
Any of the identity documents, AND	Copy of NRIC (front & back)	√		
	Copy of MyPR (front & back)		√	
	Copy of valid Passport			√
	Copy of valid Employment Pass / Dependent Pass / Long Term Social Visit Pass / Social Visit (Temporary Employment) Pass			√
Others	Malaysia's mailing address and valid mobile phone number	√	√	√
Applicant's Age: 15 years old and less than 18 years old (Minor Applicant)				
Any of the Applicant's identity documents, AND	Copy of NRIC (front & back)	√		
	Copy of MyPR (front & back)		√	
	Applicant's copy of valid Passport			√
	Copy of valid Employment Pass / Dependent Pass / Long Term Social Visit Pass			√
Any of the Parent's/ Legal Guardian identity documents, AND	Parent's / Guardian's copy of NRIC	√	√	√
	Parent's / Guardian's copy of MyPR	√	√	√
	Parent's / Guardian's valid Passport	√	√	√
	Copy of valid Employment Pass / Dependent Pass / Long Terms Social Visit Pass			√
Others	Malaysia's mailing address and valid mobile phone number	√	√	√
	Applicant's Birth Certificate or Guardian Authorized Letter from relevant Authority	√	√	√
	Accepted, acknowledged & signed Indemnity Clause – Complete and duly signed by Applicant's Parent/Guardian	√	√	√

4. ANNUAL FEE

Annual fee of Ringgit Malaysia Twelve (RM12.00) upon activation of the Card and annually during the anniversary month which annual fee is payable on behalf of the Cardholder by In2Niaga Sdn Bhd to AEON Credit. Failure by In2Niaga to make the Annual Fee payment to AEON Credit shall entitle AEON Credit to temporarily disable the member function in the Card until such time full payment is made by In2Niaga.

5. PROGRAMME

5.1 AEON Points

5.1.1 Cardholder shall be entitled to earn AEON Points with the following conditions:

- a) AEON Co., AEON MaxValu Prime, AEON Wellness and Daiso by AEON
 - (1) AEON Credit shall reward the Cardholder with One (1) AEON Points for every One Ringgit Malaysia (RM1.00) spent at AEON Co., AEON MaxValu Prime, AEON Wellness and Daiso by AEON when the Card is presented by the Cardholder as member recognition function only and payment is made by using payment mode other than the Card (i.e. the Card is not used to make payment); or
 - (2) AEON Credit shall reward the Cardholder with Two (2) AEON Points for every One Ringgit Malaysia (RM1.00) payment at AEON Co., AEON MaxValu Prime, AEON Wellness and Daiso by AEON when the Card is presented by Cardholder as member recognition AND used to perform a payment except for the purchase and/or payment of the following:-
 - AEON Gift Cards, AEON Gift Voucher, mobile top up, Touch n' Go top up,
 - Tobacco related products,
 - Purchases from Molly Fantasy,
 - Delivery charges/ repair and service charges,
 - Payment for products of AEON Loyalty Programme,
 - Bulk purchases or wholesale in nature as determined and notified in writing by AEON with notice and any other statutory payments (e.g. service or consumption tax).
- b) AEON BiG Hypermarkets
 - (1) AEON Credit shall reward the Cardholder with Two (2) AEON Points for every One Ringgit Malaysia (RM1.00) spent at AEON BiG Hypermarkets when the Card is presented by the Cardholder as member recognition function only and payment is made by using payment mode other than the Card (i.e. the Card is not used to make payment); or
 - (2) AEON Credit shall reward the Cardholder with Three (3) AEON Points for every One Ringgit Malaysia (RM1.00) payment at AEON BiG Hypermarkets when the Card is presented by Cardholder as member recognition AND used to perform a payment except for the purchase and/or payment of the following:
 - AEON Gift Cards, AEON Gift Voucher, mobile top up, Touch n' Go top up,
 - Tobacco related products,
 - Delivery charges/ repair and service charges,
 - Payment for products of AEON Loyalty Programme,

- Bulk purchases or wholesale in nature as determined and notified in writing by AEON with notice and any other statutory payments (e.g. service or consumption tax).
- c) AEON Credit shall reward the Cardholder with One (1) AEON Point for every One Ringgit Malaysia (RM1.00) (or its equivalent in foreign currency) payment overseas when the Card is used to perform any payment transaction at participating merchants with VISA Card acceptance.
- d) AEON Points will be rewarded based on the ringgit value of the transaction.
- e) The AEON Points will be credited into Cardholder's account within 48 hours after the retail transaction is completed and except for the purchase of any electrical item made in AEON Stores that requires delivery which AEON Points will be credited within 45 days after the electrical item has been delivered and accepted by the Cardholder.

5.2 Points Enquiry

Cardholder may check the latest AEON Points balance via the following channels:

- a) AEON Wallet; or
- b) AEON Credit Website at www.aeoncredit.com.my; or
- c) Visit any AEON Credit Service Counter; or
- d) Any other channels which will be made available and notified from time to time.

5.3 Points Redemption

- a) AEON Points earned are accumulated in the Kad Prihatin Penjaja & Peniaga account. AEON Points can only be redeemed to cash value and credited into Cardholder's Kad Prihatin Penjaja & Peniaga account.
- b) Cardholder may perform redemption via www.aeoncredit.com.my, AEON Wallet or any other medium which will be made available and notified from time to time with denomination of every 200 AEON Points equivalent to Ringgit Malaysia One (RM1). Redemption is limited to only one (1) time per day.
- c) The Cardholder will not be entitled to the AEON Credit's other cards rewards & redemptions program.
- d) The AEON Points earned herein are non-transferable.

5.4 Points Validity

The AEON Points earned are valid for up to three (3) years period from the date the AEON Points were accumulated.

6. **ADDITIONAL BENEFITS AT AEON Co. , AEON MAXVALU PRIME, AEON WELLNESS, AEON BIG HYPERMARKETS and Daiso by AEON**

Provided that the Card is valid at the time of transaction, the Cardholder is entitled to the following:

- 6.1 "Special Priced Items" in AEON Co., AEON MaxValu Prime, AEON Wellness, AEON BiG Hypermarket and Daiso By AEON;

6.2 Exclusive Invites

The Cardholder may receive Exclusive Member Day Invites, attractive offers, benefits and privileges from AEON Co., AEON MaxValu Prime, AEON Wellness AEON BiG Hypermarkets, Daiso By AEON and as AEON Credit may from time to time notify the Cardholder;

6.3 Special Parking Rate

Applicable to selected AEON Malls and AEON BiG Hypermarkets as listed in <https://bit.ly/37cAZJM> where the Cardholder may be entitled for free parking for the first two (2) hours. Modes of discount are as listed below:-

a) Autopay Machine

- I. Cardholder must tap the Card on the dedicated Visa terminal at the autopay machine.
- II. Parking discount shall be given upon successful tapping of the Card on the said dedicated Visa terminal.

b) Gantry

- I. Cardholder must tap the Card on the dedicated terminal at the selected AEON Malls' and AEON BiG Hypermarkets' parking entrance upon entry and exit lanes upon exit.
- II. For Cardholder's first time entry via the cashless parking system, the system will perform a one-time pre-authorization check for the whitelist purposes at AEON Mall and AEON BiG Hypermarkets' via the cashless parking system.
- III. The pre-authorization charge is RM1 for all cards including the Card, AEON Member Plus Visa Card, Visa card and MasterCard.
- IV. The pre-authorization charge will be refunded to the Cardholder's paying Card which had been used by the Customer for the first time entry via cashless parking system within 7 days.

c) Parking Ticket Counter

If Cardholder enters into the AEON Mall via parking ticket, Cardholder must present the Card and the parking ticket at the Parking Ticket Counter for parking discount validation.

7. CHANGES, BREACH AND TERMINATION

7.1 The Card and all related benefits are offered at the discretion of AEON Credit and AEON Credit shall have the discretion to immediately suspend and/or terminate the Card with prior written notice in the event of any abuse of the Card, failure to comply with this Kad Prihatin Penjaja & Peniaga General Information and/or the applicable terms and conditions, fraud or misinterpretation of any information in connection with the Card or the Cardholder. In addition, AEON Credit may immediately terminate the Card if the Cardholder is found to have used the Card for any unlawful activity or where there is reasonable suspicion of criminality (including but not limited to deter money laundering or terrorist-related financing).

- 7.2 AEON Credit reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Kad Prihatin Penjaja & Peniaga rewards (including but not limited to reduction in the Card benefits) by giving the Cardholder at least twenty one (21) calendar days' prior written notice via AEON website or any other channels as it deems appropriate. If the Cardholder does not accept any proposed variation, modification, change, addition or deletion of the terms and conditions, the Cardholder must terminate the use of the Card in accordance with and in the manner set out in the Terms and Conditions of the Card.
- 7.3 Such termination or suspension by AEON Credit of the Card feature does not entitle the Cardholder to any claim or compensation against AEON Credit for any losses or damages incurred by the Cardholder pursuant thereto where such termination or suspension is due to your actions, inactions, instructions, negligence and/or default.

8 COLLABORATION BETWEEN AEON CREDIT AND IN2NIAGA

- 8.1 Under the Program, AEON Credit is responsible to issue the Card to the Cardholders and operate the Card while In2Niaga is responsible to the following, among others:
- a) develop and provide the system design, development, customization, testing, integration, support, maintenance and operation of the In2Niaga Mobile App;
 - b) refer relevant petty traders and hawkers to apply for registration of the Card and to be new Cardholders;
 - c) handle Cardholders' registration in respect of the Card via the In2Niga Mobile App (including onboarding and performing customer due diligence on each Cardholders on behalf of AEON Credit on best effort basis and collecting all such information and documentation as may be required by AEON Credit from time to time);
 - d) enable Cardholders to accept payment of goods and/or services by the use of QR codes linked to the In2Niaga Mobile App;
 - e) enable Cardholders to reload or top-up the Card via the In2Niaga Mobile App;
 - f) handle card replacement, renewal and cancellation requests from Cardholders;
 - g) handle dispute, issues and/or enquiries from the Cardholders in respect of the In2Niaga Mobile App; and
 - h) notify and ensure the Cardholders collect the approved, renewed and/or replacement Cards at the relevant AEON Credit branches.

9 GENERAL INFORMATION

- 9.1 Any notice, communication, summary or other Card materials in connection with the Card and/or this Kad Prihatin Penjaja & Peniaga General Information will be updated on AEON Credit's website.
- 9.2 AEON Credit hereby disclaims any product warranty or merchantability of the products or items purchased from the participating merchant. AEON Credit further disclaims any responsibility for any offer, advertisement, representation or other statement made by any other person, including participating merchants, which are beyond AEON Credit's control.
- 9.3 Participating merchants do not have any authority, express or implied, to make any representation, warranty or statement on behalf of AEON Credit.

- 9.4 The Cardholder is further advised to visit AEON Credit's website at www.aeoncredit.com.my regularly to view any further updates to this Kad Prihatin Penjaja & Peniaga General Information.
- 9.5 The Cardholder may direct any enquiries pertaining to the Card or this Kad Prihatin Penjaja & Peniaga General Information by contacting our AEON Customer Care at 03-2719 9999. Further detailed terms and use of the Card shall be based on the Terms and Conditions of the Card.