

Terms and Conditions for Low Profit Rate: Moped Raya 2024 ('Promotion')

1.0 Promotion and Promotion Period:

1.1 This Low Profit Rate Promotion ("Promotion") is organized by AEON Credit Service (M) Berhad ("AEON Credit") and will commence from 10 March 2024 to 30 June 2024, both dates inclusive ("Promotion Period").

2.0 Eligibility:

2.1 This Promotion is open to Malaysian citizens who have applied for AEON Credit's Motorcycle Hire Purchase-i Scheme for the purchase of NEW / RNMEP Moped as stated in the table below from AEON Credit's participating merchants in Malaysia ("Eligible Customer").

3.0 Qualifying Condition:

3.1 To participate in this Promotion, the Eligible Customer is required to submit the COMPLETED application form together with required supporting documents to the participating merchants.

3.2 Eligible Customer whose application is approved within the Promotion Period shall be referred to as "Successful Applicant".

3.3 This Promotion offers Low Profit Rate ("Offer") to the Successful Applicant which is as low as 0.750% per month. Please note the rate shall be subject to customer profile.

Segment	Profit Rate / Month			Margin of Finance	Loan Tenure
	Group A	Group B	Group C		
All New / RNMEP Moped	0.750%	0.790%	0.833%	Up to 90%	1 – 5 years

4.0 General Terms and Conditions:

4.1 By participating in this Promotion, the Eligible Customers are deemed to have read, understood and agreed to be bound by all the Terms and Conditions ('Terms and Conditions') stated herein.

4.2 The Offer 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).

4.3 AEON Credit reserves the right to substitute this Promotion and Offer with any other or similar value at any time without prior notice. The Promotion and Offer are provided on an "as is" basis.

4.4 The Compensation (Late Payment Charge), Early Settlement Rebate and other charges shall apply to all AEON Credit's Motorcycle Hire Purchase-i Scheme as documented in the Hire

Purchase-i Agreement. Any Sales and Services Tax ("SST") or tax of similar nature applicable in this Promotion, shall be payable by the Eligible Customer(s).

- 4.5 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 Offer.
- 4.6 During the verification process, the Eligible Customer's NRIC number must be identical to the original NRIC submitted during the application. 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 Offer shall be forfeited.
- 4.7 The Offer may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Customer(s) under this Promotion is refunded, void, cancelled and/or fraudulent.
- 4.8 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 Offer) 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.
- 4.9 AEON Credit reserves the right to disqualify the Eligible Customers from receiving the Offer in the event the Eligible Customers does not comply with any of these Terms and Conditions or has committed fraudulent or wrongful acts in relation to this Promotion and/or any transactions made thereof.
- 4.10 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.
- 4.11 The Eligible Customers shall not promise, offer, commit, give or accept any form of gratification or consideration of any kind as an inducement or offer for doing or forbearance 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 at AEON Credit's website. In the event that AEON Credit has reasonable ground to believe that the Eligible Customers have not complied with this provision then AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Customer's participation without prejudice to any remedy available to it.
- 4.12 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 exerted appropriate measures to mitigate these risks with due care and diligence.

- 4.13 By participating in this Promotion, 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 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 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 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 neither payment nor compensation.
- 4.14 Please visit <https://www.aeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice. Eligible Customers acknowledge that they have read and accepted the AEON Credit Privacy Notice.
- 4.15 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.
- 4.16 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
- 4.17 AEON Credit's decision on all matters relating to this Promotion 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 arise which are not covered in these Terms and Conditions, it will be subject to the sole discretion of AEON Credit.
- 4.18 Participation in this Promotion does not entitle the Eligible Customers to automatic approval of the financing amount and tenure upon application. The approval is subject to AEON Credit's credit evaluation process.
- 4.19 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 Promotion or from the fulfilment process.