

Terms and Conditions
AEON Credit Service (M) Berhad
Gintell 27th Anniversary Campaign 2023 (“Campaign”)

1.0 CAMPAIGN PERIOD

1.1 This **Gintell 27th Anniversary Campaign 2023** is organized by AEON Credit Service (M) Berhad (“AEON Credit”) and will commence from 21st September 2023, 12.00am to 15th January 2024, 11.59pm, both dates inclusive (“**Campaign Period**”).

2.0 ELIGIBILITY

2.1 This Campaign is open to all **Malaysian citizens** who have applied “**AEON Credit’s Objective Financing/ General Easy Payment (OF)**” Scheme for the purchase of Gintell Massage Chair in any Gintell outlets during the Campaign Period. (“**Eligible Customer**”).

3.0 QUALIFYING CONDITIONS

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

3.2 Eligible Customer, whose application for **AEON Credit’s Objective Financing/ General Easy Payment (OF)** Scheme is approved within the Campaign Period, will be referred to as “**Successful Participant**”. The Eligible Customer’s application must be submitted and approved by AEON Credit within the Campaign Period and all approval is at the sole discretion of AEON Credit based on its credit evaluation process.

3.3 The following criteria must be fulfilled to be Successful Participant:

3.3.1 Application for **AEON Credit’s Objective Financing/ General Easy Payment (OF)** Scheme shall be submitted and approved by AEON Credit within the Campaign Period; and

3.3.2 Successful Participant shall execute the Sales & Purchase Agreement (S&P) upon approval of the **AEON Credit’s Objective Financing/ General Easy Payment (OF)** Scheme application by AEON Credit; and

3.3.3 The S&P shall be duly executed and recorded in AEON Credit Database.

3.4 The relevant participating merchant shall insert the promo code “GT2309ET01” during the submission of each application.

4.0 CAMPAIGN MECHANICS

4.1 Successful Participant whose application is approved within the Campaign period will be eligible for:

4.1.1 60 Months Tenure

4.1.1.1 Successful Participant is entitled to an extended tenure of 60 months.

4.1.1.2 Eligible to Gintell Brand Massage Chair Only.

4.1.1.3 Minimum Finance Amount: RM5,000.

4.1.2 Complimentary Gift worth RM218 (G-Finey EZ Energy Beauty Bar) from Gintell (“Free Gift”)

4.1.2.1 Applicable to all customer entitled to this Campaign during the Campaign period.

4.1.2.2 Minimum Finance Amount RM5,000.

4.1.2.3 Any other Terms and Conditions subject to Gintell Campaign Terms and Condition stated in the Gintell Campaign webpage.

4.1.3 100 Units of RM100 Instant Rebate from Gintell (“Cashback”)

4.1.3.1 Gintell to rebate RM100 to approved application within the promotion period.

4.1.3.2 Any other Terms and Conditions subject to Gintell Campaign Terms and Conditions.

5.0 GENERAL TERMS & CONDITIONS

5.1 By participating in this Campaign, the Eligible Customer(s) is deemed to have read, understood and agreed to be bound by all the Terms and Conditions stated herein.

5.2 The standard interest rate, penalty, early settlement rebate and other charges applies to all Consumer Durable Easy Payment Products as documented in the Product Disclosure Sheet.

5.3 The Campaign offer, Free Gift and Cashback 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).

5.4 The Campaign offer, Free Gift and Cashback may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Customer under this Campaign is refunded, void, cancelled and/or fraudulent.

5.5 AEON Credit reserves the right to substitute the Free Gift, Cashback and Campaign offer with any other or similar value at any time without prior notice. The Free Gift, Cashback and Campaign offer is provided on an “as is” basis.

5.6 Participation in this Campaign does not entitle the Eligible Customer to automatic approval of the financing amount and tenure upon application. The approval is subject to AEON Credit’s credit evaluation process.

5.7 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 Campaign offer, Free Gift and Cashback) 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.

- 5.8 AEON Credit's decision on all matters relating to the 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 arise which are not covered in these Terms and Conditions, it will be subject to the sole discretion of AEON Credit.
- 5.9 AEON Credit shall not be liable for or obliged to replace any defective, lost, mistakenly transferred, damaged or stolen Cashback upon delivery of the Cashback to Successful Participant where such defect, loss or damage in respect of the Cashback is not due to the fault and/or negligence of AEON Credit.
- 5.10 AEON Credit reserves the right to disqualify Eligible Customer from receiving the Campaign offer, Free Gift and Cashback in the event the Eligible Customers do not comply with any of these Terms and Conditions, or has committed fraudulent or wrongful acts in relation to this Campaign and / or any transactions made thereof.
- 5.11 By participating in the Campaign, it is deemed that all Eligible Customers:
- 5.11.1 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
 - 5.11.2 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 3rd 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
 - 5.11.3 consent that their photos or video recording may be used for current or future advertising and/or publicity in relation to the Campaign without any claim for payment nor compensation.
- 5.12 AEON Credit shall not be liable in any way whatsoever, for any event arising from any acts of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic, technical or system failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of this Campaign, in so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
- 5.13 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 products purchased under this Campaign, Campaign offer, Free Gift and Cashback.
- 5.14 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.
- 5.15 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.

- 5.16 The Eligible Customer 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 Customer 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 ground to believe that the Eligible Customer has 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.
- 5.17 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.
- 5.18 The Terms and Conditions herein shall be governed by and construed under the laws of Malaysia.