

Terms and Conditions
Segmentation Campaign Group 3

Spend & Enjoy Cashback with AEON Credit Cards Campaign (“Campaign”)

1.0 Campaign Period

- 1.1 This Campaign is organized by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 01 November 2023 – 31 January 2024, both dates inclusive (“**Campaign Period**”).
- 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 The Campaign is strictly for cardholders who received the short message service (SMS) only.
- 2.2 The following cards are excluded from this Campaign:
 - a) Motorcycle Association Affinity Gold Visa
 - b) AEON Executive Business Card
- 2.3 The following persons are NOT eligible to participate in this Campaign:
 - a) Cardholders who do not receive any Invitation SMS from AEON Credit.
 - b) Cardholders account(s) are terminated, suspended, cancelled, or closed during the Campaign Period
 - c) Any cardholder whose account is not in order, who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, service, or accommodation granted by AEON Credit.

3.0 Campaign Mechanics

- 3.1 Eligible Cardholders who meet the Qualifying Requirement (Table 1) will be rewarded with RM15 Cashback.
- 3.2 Minimum cumulative spend required is as below:

Table 1: Qualifying Requirement	
Qualifying Requirement	Eligible Cashback per month (RM) per Eligible Cardholder
Spend minimum cumulative amount RM300 per month	RM15

- 3.3 This Campaign is not applicable for disputed transactions, 0% Instalment Payment Plans, Flexi Payment Plans, Cash Advances, Balance Transfers, late payment charges, reversals, and other fees and charges.

- 3.4 Transactions made by Supplementary Cardholders will be taken as the Principal Cardholder's spend. Only the Principal Cardholder will be entitled to enjoy the Cashback.
- 3.5 At the time of awarding the Cashback, the account of the Principal Cardholders must be prompt and in good standing.
- 3.6 The total Cashback pool and fulfilment month is as per below:

Month	Period	Cashback Pool Amount (RM)	Latest Fulfilment Month
1	01 Nov 2023- 30 Nov 2023	RM30,000	December 2023
2	01 Dec 2023 -31 Dec 2023	RM30,000	January 2024
3	01 Jan 2024 - 31 Jan 2024	RM30,000	February 2024
Total Cashback Pool (RM)		RM90,000	

- 3.7 Cashback will be awarded based on 'first come first served' basis and the Cashback will be reflected in the monthly statement based on the fulfilment period.

4.0 Other Terms & Conditions

- 4.1 The Cashback is not transferable to any third party, non-negotiable and non-exchangeable for other redemption item(s).
- 4.2 AEON Credit shall have the sole and absolute discretion to vary the date and the frequency of crediting the Cashback. The Cashback may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase made by the Eligible Cardholder under this Campaign is void, cancelled and/or fraudulent.
- 4.3 Eligible Cardholder acknowledges that there may be a lapse of time between transactions made using the AEON Credit Card and the crediting of the Cashback into his/her account. As such, AEON Credit does not represent and warrant for the Cashback to be immediately available into the Eligible Cardholder's account.
- 4.4 The Eligible Cardholder agrees to be bound by these Terms and Conditions stated herein and AEON Credit reserves the absolute right and discretion to suspend and/or terminate the Campaign or vary the Terms and Conditions of the Campaign without stating any reasons to the Eligible Cardholders.
- 4.5 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 fulfilment process.
- 4.6 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 at its absolute discretion. For the avoidance of doubt, cancellation, termination or suspension by AEON Credit, the Eligible Cardholders 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.

- 4.7 AEON Credit's decision on all matters relating to the promotion will be final and binding on all Eligible Cardholders. No further correspondence or attempts to dispute such decisions will be considered by AEON Credit.
- 4.8 AEON Credit reserves the right to disqualify the Eligible Cardholders from receiving the Cashback in the event the Eligible Cardholders do not comply with any of these Terms and Conditions, or has committed fraudulent or wrongful acts in relation to their AEON Credit Card and / or any transactions made thereof.
- 4.9 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 Cashback.
- 4.10 The Terms and Conditions supersede any previous Terms and Conditions stated in any other promotional or advertising materials.
- 4.11 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 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.
- 4.12 The Terms and Conditions herein shall be governed by and construed under the laws of Malaysia.