

ÆON BiG Co-Brand Card (ÆON BiG Visa Credit Card)

Frequently Asked Questions

Q1: Can I still apply for the ÆON BiG Visa Credit Card if I am already an ÆON BiG Member Card holder?

A: Yes. All applications for the ÆON BiG Visa Credit Card are subject to approval.

Q2: Can I use an ÆON BiG Member Card registered under a different person's name, to apply for an ÆON BiG Visa Credit Card?

A: No. You will need to have an ÆON BiG Member Card registered under your name before applying for an ÆON BiG Visa Credit Card. You may apply for your own ÆON BiG Member Card at the same counter before applying for the ÆON BiG Visa Credit Card.

Q3: Since I am not an ÆON BiG Member Card holder, will I get a new ÆON BiG Member Card immediately before applying for the ÆON BiG Visa Credit Card?

A: Yes. You will be issued with a pre-embossed ÆON BiG Member Card immediately upon sign up.

Q4: I would like to apply for a Supplementary ÆON BiG Visa Credit Card. Do I need to apply for my own ÆON BiG Member Card?

A: Yes. You will need to have an ÆON BiG Member Card before applying for a Supplementary ÆON BiG Visa Credit Card.

Q5: What is the difference between the ÆON BiG Member Card and the ÆON BiG Visa Credit Card?

A: The ÆON BiG Member Card is a membership card for earning ÆON BiG Member Points. These points can be converted to rebates on your next purchase at ÆON BiG stores. The ÆON BiG Visa Credit Card is a 2-in-1 credit card that comes with credit facilities offered by ÆON Credit in addition with the ÆON BiG Member Card's features.

Q6: What happens to my ÆON BiG Member Card if my ÆON BiG Visa Credit Card application is successful?

A: Once your ÆON BiG Visa Credit Card application is successful, your existing ÆON BiG membership account will be integrated to your ÆON BiG Visa Credit Card to enable you to earn ÆON BiG Member Points and cash rebates when you transact with your ÆON BiG Visa Credit Card. Therefore, you only need to present your ÆON BiG Visa Credit Card during transactions as it's a '2-in-1' card (combination of your ÆON BiG Member Card and Credit Card). However, your existing ÆON BiG Member card can still be used as parking access only at all ÆON BiG Stores.

Q7: What happens to my ÆON BiG Member Card if my ÆON BiG Visa Credit Card application is NOT successful?

A: You may continue to use your existing ÆON BiG Member Card as normal.

Q8: What should I do if either the Principal or Supplementary ÆON BiG Visa Credit Card is lost / stolen?

A: You are required to report immediately to our Customer Service Centre at 03-2719 9999. The Card that was reported lost/stolen will be blocked immediately and replaced with a new Card.

Q9: Do I need to get the Principal ÆON BiG Visa Credit Card replaced if the Supplementary ÆON BiG Visa Credit Card is lost / stolen?

A: No.

Q10: In reference to Q9, will my ÆON BiG Member Card which I use for parking access at ÆON BiG Stores be replaced as well?

A: No. The ÆON BiG Member Card will not need to be replaced. You may continue to use your ÆON BiG Member Card for parking access.

Q11: What should I do if my ÆON BiG Member Card is lost / stolen?

A: If the ÆON BiG Member Card which is only used for Parking access is lost / stolen, you will need to contact our Customer Service Centre at 03-2719 9999 to request for a replacement card, which will be delivered to your mailing address.

Q12: In reference to Q11, do I need to request for a replacement ÆON BiG Visa Credit Card?

A: No. You do not have to replace your ÆON BiG Visa Credit Card.

Q13: How do I benefit from the ÆON BiG Visa Credit Card?

A: You will be able to earn ÆON BiG Member Points from both ÆON BiG and ÆON Credit as detailed below:

Description	ÆON BiG Member Card	ÆON BiG Visa Credit Card	TOTAL
Normal Day at ÆON BiG Stores	RM1 = 1 Point*	RM1 = 1 Point**	RM1 = 2 Points
Outside ÆON BiG Stores	-	RM2 = 1 Point**	RM2 = 1 Points
4x Points Day @ ÆON BiG (every 10th of the month)	RM1 = 1 Point*	RM1 = 3 Point**	RM1 = 4 Points
ÆON BiG Thank You Day (every 28th of the month)	5% Discount	5% Cash Rebate (Combined capped at RM100 on ÆON Thank You Day monthly)	5% Discount + 5% Cash Rebate
payWave Transactions @ ÆON BiG Stores	-	5% Cash Rebate (Capped at RM25/month)	5% Cash Rebate
Petrol Transactions on every Sunday	-	5% Cash Rebate (Capped at RM25/month)	5% Cash Rebate
Overseas & Online Transactions (excluding Bill Payments)	-	2% Cash Rebate (Capped at RM25/month)	2% Cash Rebate

Note: *Points earned via ÆON BiG Member Card Account are credited after 24 hours from last purchase.

**Points earned via ÆON BiG Visa Credit Card Account are credited to your ÆON BiG Member Card Account on the 26th of every month.

- 5% Cash Rebate on ÆON BiG Thank You Day is capped at RM100 per month per credit card account and will be subject to a **Total Cash Rebate of RM50,000 per month**

- 5% Cash Rebate for Visa payWave transactions is capped at RM25 per month per credit card account and will be subject to a **Total Cash Rebate of RM15,000 per month**
- 2% Cash Rebate for Overseas & Online transactions is capped at RM25 per month per credit card account and will be subject to a **Total Cash Rebate of RM15,000 per month**

Examples of how an ÆON BiG Visa Cardholder can earn cash rebate with the ÆON BiG Visa Credit Card.

i) Cardholder purchases items for RM150.00 at ÆON BiG Store with ÆON BiG Visa Credit Card using the Visa payWave functionality on ÆON BiG Thank You Day (every 28th of the month).

Purchase Amount	Discounts & Rebates		Total Cash Reward	Total Points Earned
RM150.00	5% Discount by ÆON BiG	RM7.50	RM21.74	284 (worth RM1.42)
	5% Rebate by ÆON Credit	RM7.12		
	5% Visa payWave Rebate	RM7.12		
	Points from ÆON BiG	142		
	Points from ÆON Credit	142		
TOTAL			RM23.16	

Note: For illustration purposes only

ii) Cardholder purchases items for RM280.00 at ÆON BiG Store with ÆON BiG Visa Credit Card using the Visa payWave functionality on a normal day

Purchase Amount	Discounts & Rebates		Total Cash Reward	Total Points Earned
RM280.00	5% Visa payWave Rebate	RM14.00	RM14.00	560 (worth RM2.80)
	Points from ÆON BiG	280		
	Points from ÆON Credit	280		
TOTAL			RM16.80	

Note: For illustration purposes only

iii) Cardholder purchases items for RM150.00 at ÆON BiG Store with ÆON BiG Visa Credit Card using the Visa payWave functionality on 4x Points Day (every 10th of the month)

Purchase Amount	Discounts & Rebates		Total Cash Reward	Total Points Earned
RM150.00	5% Visa payWave Rebate	RM7.50	RM7.50	600 (worth RM3.00)
	Points from ÆON BiG	150		
	Points from ÆON Credit	450		
TOTAL			RM10.50	

Note: For illustration purposes only

iv) Cardholder purchases items for RM138.00 at ÆON BiG Store with ÆON BiG Visa Credit Card using the Visa payWave functionality on a normal day

Purchase Amount	Discounts & Rebates		Total Cash Reward	Total Points Earned
RM138.00	5% Visa payWave Rebate	RM6.90	RM6.90	276 (worth RM1.38)
	Points from ÆON BiG	138		
	Points from ÆON Credit	138		
TOTAL			RM8.28	

Note: For illustration purposes only

v) Cardholder purchases items for RM686.00 at ÆON BiG Store with ÆON BiG Visa Credit Card using the Visa payWave functionality on ÆON BiG Thank You Day (every 28th of the month).

Purchase Amount	Discounts & Rebates		Total Cash Reward	Total Points Earned
RM686.00	5% Discount by ÆON BiG	RM34.30	RM91.88	1302 (worth RM6.51)
	5% Rebate by ÆON Credit	RM32.58		
	5% Visa payWave Rebate	RM25.00		
	Points from ÆON BiG	651		
	Points from ÆON Credit	651		
TOTAL			RM98.39	

Note: For illustration purposes only

Q14: What is the Merchant Category Code (MCC) of the eligible merchants for me to earn my cash rebates on Petrol and Online & Overseas transactions?

A: Please find the detailed MCC as below:

Category	Cash Rebate %	Eligible Merchants & 'MCC'
Petrol	5%	MCC 5541, 5542
Online & Overseas	2%	Online All Online transactions with POS Condition Code '59' except for Insurance (MCC 5960,6300), Utility (MCC 4900) and Mobile Bill Payments (MCC 4813,4814)
		Overseas Transactions in Foreign Currency

Q15: How much will I benefit if I make an online transaction overseas?

A: Any combination of online and overseas transactions will entitle you to a maximum of 2% cash rebate capped at RM25.00 per credit card account per month.

Q16: What is Visa payWave?

A: Visa payWave is a contactless payment feature that allows cardholders to “wave, pay and go”, making everyday transactions faster and more convenient. As it is contactless, there’s no need to sign or enter a PIN for transactions below RM150.

Q17: How do I perform a Visa payWave transaction with my ÆON BiG Visa Credit Card?

A:



step 1

Look for the contactless symbol and Visa logo at the point of sale.



step 2

Inform the cashier you would like to pay with Visa payWave and present your card to the cashier. The cashier shall swipe your card (to earn reward points) and enter the purchase amount into the terminal which is then displayed on the Visa payWave reader.



step 3

When the first blue light blinks, hold your card over the contactless symbol on the reader at close range (less than 4cm).



step 4

The yellow light lets you know the card is being read and processed. Do not remove the card when the yellow light is on.



step 5

The green light appears when the transaction is complete. This takes no longer than half a second. You can remove your card now. You can choose to have a receipt printed, but this is optional. No signature or PIN is required.

Q18: Is there a limit on the value of goods that I can purchase with the Visa payWave technology?

A: You can use your Visa payWave-enabled card for purchases at any value, subject to your available credit limit.

Q19: Is there a daily transaction limit for Visa payWave transactions?

A: No.

Q20: Can I get a receipt after I make the payment?

A: Yes you may request for a receipt if one is required.

Q21: Where can I use my ÆON BiG Visa credit card for Visa payWave transactions?

A: Visa payWave transactions can be performed at merchants that accept the Visa payWave card. These merchants will feature a contactless reader / terminal which will be displayed at the cashier counter.

Q22: How can I earn ÆON BiG Member Card points and enjoy the 5% Visa payWave rebate when making purchases in ÆON BiG Stores?

A: Present your ÆON BiG Visa credit card to the cashier. to swipe before your items are scanned. Once all the items are scanned, the cashier will advise you to wave your card at the Visa payWave terminal to make payment. You will then be entitled to the 5% Visa payWave rebate.

For more information on Visa payWave, visit:

<http://www.visa.com.my/personal/features/visapaywave.shtml>

Q23: What should I do to purchase goods less than RM150 with my ÆON BiG Visa payWave credit card?

A: You will need to wave your ÆON BiG Visa Credit Card on the payWave reader.

Q24: What should I do to purchase goods more than RM150 but less than RM250 with my ÆON BiG Visa payWave credit card?

A: You will need to wave your ÆON BiG Visa Credit Card on the payWave reader. You do not need to sign on the transaction slip. This is subject to your available credit limit

Q25: What happens if I try to purchase goods over RM250 with my ÆON BiG Visa payWave credit card?

A: You will need to wave your ÆON BiG Visa Credit Card on the payWave reader. You will need to sign on the transaction slip. This is subject to your available credit limit

Q26: What is the 'Total Cash Rebate' about?

A: The 'Total Cash Rebate' refers to the overall rebates allocated for all ÆON BiG Visa Credit Card holders. The rebates will be credited into eligible credit card accounts on a first-come-first-serve basis until the allocated amount is fully utilized.

Q27: Why is the Total Cash Rebate paid on a first-come-first serve basis?

A: There is a monthly cash rebate allocation of RM15,000, RM50,000 and RM15,000 for Visa payWave transactions, ÆON BiG Thank You Day and Overseas & Online transactions respectively. The cash rebate will be paid to eligible credit card accounts on a first-come-first-served basis until the allocated cash rebate amount is fully utilized.

Q28: How will I know if I am eligible for the cash rebate(s)?

A: The cash rebate(s) will be reflected in your monthly credit card statement.

Q29: What are Member Points?

A: Member Points are reward points that you gain when you transact with your ÆON BiG Credit Card.

Q30: Can I earn both Cash Rebate and Member Points at the same time?

A: Yes. You can in most type of transactions except for Petrol and Bill Payments.

Q31: How does the Member Points programme work?

A: ÆON Credit Service offers one (1) Member Point for every RM1 spent in ÆON BiG Stores and one (1) Member Point for every RM2 spent outside of ÆON BiG Stores including overseas. ÆON BiG offers one (1) Member Card Point for every RM1 spent in ÆON BiG Stores.

Q32: How does it differ from ÆON Credit Reward Points?

A: The ÆON Credit Reward Points programme is not applicable for this ÆON BiG Member Card programme.

Q33: I am currently not holding an ÆON BiG Member Card. Is it compulsory for me to own one?

A: Yes. The ÆON BiG Member Card must be registered under your name.

Q34: What can I do with the Points I have earned?

A: The accumulated Member Points will entitle you to cash rebates at ÆON BiG Stores. Eligible cardholders will be notified by the cashiers during the payment process.

Q35: Can I earn Member Points for petrol transactions?

A: No.

Q36: What happens if there are discrepancies in my Member Points that were awarded using my ÆON BiG Visa Credit Card?

A: Please call our Customer Service Centre at 03-2719 9999 for assistance.

Q37: Can Supplementary card holders collect, enquire and redeem Member Points?

A: Yes. Supplementary ÆON BiG Visa Credit Card holders can collect, enquire and redeem Member Points when using the Credit Card. The Member Points collected will be shared with the Principal Credit Cardholder.

Q38: Can the Member Points be used to exchange for cash or vouchers?

A: No. The Member Points can be converted into cash rebates at the point of making a payment at ÆON BiG Stores only.

Q39: Is there an expiry date for my Member Points?

A: The Member points will expire 2 years from the last usage of your Member Card.

Q40: How do I check the balance of my ÆON BiG Member Points?

A: To enquire about your actual ÆON BiG MEMBER Points, you may either:

- a) Visit any ÆON BiG cashier counter / information counter.
- b) Visit any ÆON Credit Service Counter.
- c) Call ÆON Credit Customer Service Centre at 03-2719 9999.
- d) Call our ÆON BiG Customer Careline at 1300-80-2366

Q41: How can I use my ÆON BiG Member Points to redeem my points to be converted to cash rebates?

A: Present your ÆON BiG Credit Card to the cashier. The cashier shall advise you on the cash rebate amount available for your purchases.

Q42: Am I liable for fraudulent purchases if my ÆON BiG Visa Credit Card is lost / stolen and unauthorised person(s) used the payWave feature to make fraudulent purchases?

A: Yes, You may be liable of up to a maximum of RM250 if you do not report to us immediately.