



# AEON CREDIT SERVICE

## AUTO FINANCE & MOTORCYCLE EASY PAYMENT / PEMBIAYAAN KENDERAAN & ANSURAN MUDAH MOTOSIKAL

**MADE TO SUIT YOUR NEED  
WITH AEON EASY PAYMENT SCHEME**

• Easy • Fast • Flexible



### FINANCING SCHEME FOR LOW CAPACITY MOTORCYCLE / SKIM PEMBIAYAAN UNTUK MOTOSIKAL BERKUASA RENDAH ATTRACTIVE PROFIT RATE / KADAR KEUNTUNGAN YANG MENARIK

Profit Rate (Monthly) / Kadar Keuntungan (Bulanan)\*

Financing Scheme / Skim Pembiayaan	AEON Credit Card or Express Card Holder / Pemegang Kad Kredit AEON atau Kad Express	Non-cardmember / Bukan Pemegang Kad
Plan A / Pelan A	1.30%	1.60%
Plan B / Pelan B	1.00%	1.20%
Plan C / Pelan C	0.75%	0.84%

### FINANCING SCHEME FOR HIGH CAPACITY MOTORCYCLE / SKIM PEMBIAYAAN UNTUK MOTOSIKAL BERKUASA TINGGI

Big Bike / Motosikal Berkuasa Tinggi	Monthly Profit Rate (%) / Kadar Keuntungan Bulanan (%)	Big Bike / Motosikal Berkuasa Tinggi	Monthly Profit Rate (%) / Kadar Keuntungan Bulanan (%)
Below 650cc / 650cc ke bawah	0.55% - 0.66%*	Above 650cc / 650cc ke atas	0.40% - 0.49%*

\* Terms & conditions apply. AEON Credit Service (M) Bhd reserves the rights to review, revise or withdraw the scheme at its own discretion without prior notice. / Tertakluk pada terma & syarat. AEON Credit Service (M) Bhd berhak mutlak untuk menyemak, mengubah atau menarik mana-mana bahagian skim ini tanpa memberi sebarang notis.

### AEON-XPRESS CAR EASY PAYMENT / ANSURAN MUDAH KERETA AEON-XPRESS

Car Age / Umur Kereta	Minimum Down Payment / Wang Pendahuluan Minimum	Yearly Profit Rate (%) / Kadar Keuntungan Tahunan (%)	Maximum Loan Period / Tempoh Pinjaman Maxima
0 - 16	10%	6.60% - 9.60%	9 Year / Tahun*

\* Terms and conditions apply. Car age + Loan period not more than 17 years. Semua pelan pinjaman adalah tertakluk kepada terma dan syarat. Umur kereta + tempoh pinjaman tidak boleh melebihi 17 tahun.

### Required Documents / Dokumen-Dokumen Yang Diperlukan

Document Description / Huraian Dokumen	Self-Employed / Bekerja Sendiri	Employed / Bekerja
Identification Card / Kad Pengenalan	✓	✓
Latest Salary Slip / Slip Gaji Terkini		✓
Latest Bank Statement / Penyata Bank Terkini	3 Months / 3 Bulan**	✓
	6 Months / 6 Bulan**	✓
Business Registration Form / Borang Pendaftaran Perniagaan	✓	
Form B/BE (Valid payment receipt of payment to LHDN) / Borang B/BE (Resit pengesahan pembayaran kepada LHDN)	✓	
Valid Driving Licence* / Lesen Memandu Sah*	✓	✓

\* AEON Credit reserves the right to request for the additional document & information during application / AEON Credit berhak untuk meminta dokumen tambahan semasa permohonan.  
\* Only applicable to AEON-Express Car Easy Payment application / Untuk Ansuran Mudah Kereta AEON-Express.  
\*\* Terms & conditions apply / Tertakluk pada terma & syarat.

**AEON Credit Service (M) Berhad** (412767-V)  
• 03-2719 9999 • www.aeonmalaysia.com.my

### AEON-Xpress Easy Payment Information / Maklumat Ansuran Mudah AEON-Xpress

Selling Price / Harga Jualan	RM
Extended Warranty Price / Harga Jaminan Lanjutan	RM
GST / Cukai Barangan dan Perkhidmatan (Applicable for extended warranty price / Terhadap harga jaminan lanjutan)	RM
Total Cash Price / Jumlah Harga Belian	RM
Down Payment / Wang Pendahuluan	RM
Profit Rate / Kadar Keuntungan	Month / Bulan
Instalment Period / Tempoh Ansuran	Month / Bulan
Monthly Instalment / Ansuran Bulanan	RM Month / Bulan
AEON-Xpress Easy Payment Price / Harga Ansuran Mudah AEON-Xpress	RM

Customer may be required to pay advance instalment payment on a case basis to secure the final month(s) instalment. The advance instalment payment shall not be treated as a regular instalment payment in the event of default by Customer. AEON Credit reserves the right to determine and approve the Finance Amount and/or Finance Terms. The approved Finance Amount and/or Finance Terms stated in the Sale and Purchase Agreement may vary from the Finance Amount and/or Finance Terms stated herein due to adjustments made by AEON Credit in accordance to its policies. / Peminjam mungkin dikehendaki membayar ansuran pendahuluan kes tertentu untuk menjamin ansuran bulanan akhir. Bayaran ansuran pendahuluan tidak boleh dianggap sebagai bayaran ansuran tetap sekiranya berlaku keingkaran oleh peminjam. Aeon Credit berhak untuk menentukan dan meluluskan Jumlah Pinjaman dan/atau Terma Pinjaman. Jumlah Pinjaman dan/atau Terma Pinjaman yang telah diluluskan dan ternyata di dalam perjanjian Jual Beli mungkin akan berbeza daripada Jumlah Pinjaman dan/atau Terma Pinjaman yang dinyatakan di sini disebabkan oleh pelarasan yang dibuat oleh AEON Credit mengikut dasar-dasarnya.

### Compensation / Bayaran Pampasan

Overdue period / Tempoh tertunggak	Payment due is made after due date until the 10th / Bayaran kena dibayar dibuat selepas tarikh kena dibayar sehingga 10 haribulan	Payment due is made between the 11th until 18th / Bayaran kena dibayar dibuat di antara 11 hingga 18 hari bulan	Payment due is made between the 19th to 20th of following month / Bayaran kena dibayar dibuat di antara 19 hingga 20 hari bulan bulan berikutnya	Additional charge for each further month payment is delayed / Caj tambahan bagi bayaran setiap bulan selanjutnya ditangguhkan
Compensation / Bayaran Pampasan	RM18/-	RM23/-	RM40/-	RM23/-

### Early Settlement Rebate Formula / Pengiraan Rebat Penyelesaian Awal

$\text{Rebate} = \frac{RP \times (RP + 1)}{OP \times (OP + 1)} \times \text{Total profit}$	RP = Remaining period (no. of months), from point of early settlement until original full settlement date. OP = Original period (no. of months) set out in this Agreement
$\text{Rebet} = \frac{BT \times (BT + 1)}{TAX \times (TA + 1)} \times \text{Jumlah Keuntungan}$	BT = Baki Tempoh (bilangan bulan) dari masa penyelesaian awal sehingga tarikh asal penyelesaian penuh. TA = Tempoh Asal (bilangan bulan) yang dinyatakan di dalam Perjanjian ini.
Goods Delivery Date / Tarikh Penghantaran Barang	
Due Date / Tarikh Pembayaran	From 21st to or before 2nd of the following month / Dalam tempoh 21hb sehingga dan sebelum 2hb bulan hadapan
Agreement No. / No. Perjanjian	

### Other Charges / Lain-lain Caj

Auto Debit / Arahan Pindahan Tetap	Authorised Collection Counter / Kaunter Pembayaran Sah	Bank Transfer / Pindahan Wang Bank-bank Komersial	POS Online / POS Online
RM0.50 - RM2.00	RM0.50 - RM2.00	RM0.50 - RM2.00	RM1.50

All applicable Goods & Services Tax ("GST") and taxes of a similar nature herein shall be payable by the Borrower / Sebarang Cukai Barangan dan Perkhidmatan dan lain-lain cukai yang seumpamanya perlu dibayar oleh peminjam.



AEON-XPRESS EASY PAYMENT APPLICATION FORM / BORANG PERMOHONAN ANSURAN MUDAH AEON-XPRESS

Agent Code / Kod Ajen, Application Date / Tarikh Memohon, Agreement No. / No. Perjanjian, Motorcycle Easy Payment, Car Easy Payment

Borrower Details / Butir-butir Peminjam

Mr / En, Miss / Cik, Madam / Pn, Nationality, Present Residential Address, Permanent Residential Address, Home Tel No., Handphone No., Correspondence Address, Present Home Address, Office, No. of Dependent, Own Property, Parent's Property, Relative's Property, Renting, Company's Residence, Others, Years of Stay

Your Employment / Business Details / Butir-butir Perkerjaan / Perniagaan Anda

Name of Company, Office Address, Office Tel No., Years of Service, Nature of Business, Monthly Salary, Salary Date, Mid Month Salary Date, Position, Department, Other Income, Source of Other Income

Co-Borrower / Peminjam Bersama

Mr / En, Miss / Cik, Madam / Pn, Others, Full Name As In NRIC, (New) NRIC No., (Old) I.C. No., Military / Police ID, Date of Birth, Race, Marital Status, Relationship, Present Home Address, Permanent Home Address, E-mail Address, Home Tel No., Years of Stay, Handphone No., No. of Occupants, Own Property, Parent's Property, Relative's Property, Renting, Company's Residence, Others, Name of Company, Office Address, Office Tel No., Nature of Business, Monthly Salary, Years of Service, Salary Date, Mid Month Salary Date, Position, Department, Other Income, Source of Other Income

Emergency Contact Person (Individual not staying with you) / Jika Berlaku Kecemasan (Individu yang tidak menetap bersama)

Immediate Family or Relative, Name / Nama, Home Tel No., Handphone No., Office Tel No., Relationship with Applicant, Parent / Ibubapa, Relative / Saudara, Others / Lain-lain

Details of Financing / Maklumat Pembiayaan

Brand / Jenama, Model / Model, Regn. No., Selling Price, Engine No., Chasis No., Year of Manufacture, Extended Warranty, Price / Harga, GST, Total Price, Promotion Name, Promotion Code, Profit Rate, Installment Period, Total Cash Price, Down Payment, Promotion Voucher, Finance Amount, AEON-EXPRESS Easy Payment Price, Monthly Instalment, Total Profit

Customer may be required to pay advance instalment payment on a case to case basis to secure the final month(s) instalment. The advance instalment payment shall not be treated as a regular instalment payment in the event of default by Customer.

Payment Account Information / Maklumat Akaun Pembayaran

We prefer to use your Salary Account for autodebit deduction, Bank / Bank, Current / Semasa, Saving / Simpanan, Salary Account, Method of Payment, Autodebit Deduction, Post Dated Cheques, Others, Goods Delivery Date

Declaration / Pengisytiharan

I/We hereby confirm and declare that all information provided in this application is true, accurate and complete. I/We hereby authorize AEON Credit Service (M) Berhad ("AEON Credit") to verify and/or obtain information from any credit reference agencies, financial institutions, Inland Revenue Department or any other relevant authorities as may be authorized by law and by whatever means AEON Credit may consider appropriate.

Please tick / Sila tandakan (X) (Compulsory / Wajib) I/We hereby acknowledge that I/we have accessed and/or read the Privacy Notice issued by AEON Credit (which is available at all AEON Credit branches as well as at AEON Credit website at www.aeonmalaysia.com.my or has/have otherwise been made available to me/us) and confirm my/our agreement to the same.

I/We hereby consent and authorise AEON Credit to process any of my/our information and to release the same to any related and/or associate company within the 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 purpose of marketing and promotion of products and services.

I hereby agree to receive promotional SMS, materials, mailers, e-mails and telemarketing calls from AEON Credit and other companies within the AEON Group. I Saya dengan ini bersetuju untuk menerima SMS, maklumat, risalah iklan, e-mel dan panggilan pemasaran untuk tujuan promosi dari AEON Credit dan syarikat lain dalam Kumpulan AEON.

In the event that I do not wish to receive such marketing calls or promotion collaterals, I may opt out by visiting any of AEON Credit branches or calling our Customer Care at 03-2719 9999..

Merchant's Stamp / Cop Peniaga, X, Authorised Signatory / Tandatangan dibenarkan, Name / Nama, NRIC No., Branch's Name / Nama Cawangan, X, Signature of Borrower / Tandatangan Peminjam, X, Signature of Co-Borrower / Tandatangan Peminjam Bersama