

PRODUCT DISCLOSURE SHEET

March 2018

**AEON Credit Service (M) Berhad** (412767-V)• 03-2719 9999 • www.aeoncredit.com.my**AEON Member PLUS Card**

Read this Product Disclosure Sheet before you decide to take up the AEON Member PLUS Card. Be sure to also read the General Terms and Conditions.

1. What is this product about?

This AEON Member PLUS Card is a Visa Electronic Money payment instrument with payWave functionality, which contains a monetary value which is pre-loaded by the Cardholder. The value will be deducted from the card whenever retail transactions are made and spending is limited to the amount of money stored in the card at the time of purchase. You are required to pre-load the card before making purchases. AEON Member PLUS Cardholder also entitles to enjoy exclusive Easy Payment plan benefits.

2. What do I enjoy from this product?

- For purchases made with AEON Member PLUS Card overseas, Cardholder will be rewarded with one (1) Point for every Ringgit (RM1.00) spent in a single transaction. The Points reward shall be reflected in Cardholder account after 48 hours from the last purchase at overseas.
- The Points earned are valid for three (3) years from the year the Points were accumulated. Example: The Points earned from August 2018 to December 2017 are considered as the Points earned in year 2018 and therefore expire on 31st December 2021.
- The Point awarded can be converted to cash rebate and to be credited into Cardholder's account. Cardholder can convert the Point via AEON Credit website. The minimum redemption amount is Two Hundred (200) Points (equivalent to RM1 Cash Back) per request.

3. What are the requirements to apply for AEON Member PLUS Card?

- Cardholder must be minimum 15 years of age.
- For applicant less than 18 years old must get consent from their parent or legal guardian
- Must bring your (Parents and Legal Guardian if applicable) NRIC, Passport or Working Permit during application.

4. What is the reload amount & cash withdrawal daily limit?

You can reload a minimum of RM10 up to the maximum prepayment limit of RM10,000 except for minor Cardholder which is set at RM1,500. For cash withdrawal, a maximum withdrawal amount allowed per day is RM4,500 with a maximum withdrawal frequency of 3 times a day (RM1,500 per transaction).

5. Can I apply for a supplementary AEON Member PLUS Card?

No. There is no Supplementary Card. Each Cardholder is a principal Cardholder.

6. What are the fees and charges I have to pay?

Description	Fees & Charges for AEON Member PLUS Card	
Joining Fee	RM6	Waived
Annual Fee	RM12	
Reload/Top Up Fee	i) AEON Credit Cash Deposit Machine	Free of Charge
	ii) Other reload channels	Depending on each top-up channel Service Fee ranging from RM0.50 to RM1.50. Please refer to AEON Credit Website for more information.
ATM Withdrawal Fee (PLUS)	i) AEON Credit ATM	Free of Charge
	ii) Other banks ATM/PLUS Network	RM 10 per withdrawal
Overseas Transaction- Retail & Cash Withdrawal	Card transactions effected in currencies other than Ringgit Malaysia will be debited from the Cardholder's Account after conversion into Ringgit Malaysia, at the exchange rate as determined by Visa Card on the day of conversion including a service charge of 1%.	
Replacement Card: Lost/Stolen	RM12 per card	
Card Cancellation Fee	Not applicable	
Sales Draft Retrieval Fee	RM15 per copy and request is only for last 3 months.	
Hardcopy Statement Request Fee	RM5 per copy and request is only for last 3 months.	
E-Statement	Free of Charge	
GST	All applicable Goods & Services Tax (GST) and taxes of a similar nature herein shall be payable by the Cardholder. For further details please log on to www.aeoncredit.com.my	

PRODUCT DISCLOSURE SHEET

March 2018



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

7. What if I fail to fulfill my obligation?

- **Liability for unauthorized transactions:** The cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, effected with the AEON Member PLUS Card.
- If you fail to abide by the terms and conditions of the AEON Member PLUS Card, we reserve the right to terminate your card.

8. What are the major risks if my card is lost or stolen?

- If your card is lost or stolen, please immediately notify our Customer Care Centre at 03-2719 9999. Alternatively, you may visit any of our AEON Credit Branches (nationwide) for assistance.
- You shall be liable for any unauthorized transaction before reporting to AEON Credit.

9. What do I need to do if there are changes to my contact details?

It is your obligation as a Cardholder to inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. Please contact our Customer Care Centre at 03-2719 9999 to change your contact details. Also, you can change your contact details by visiting us at any AEON Credit branches nationwide.

10. Can I perform overseas and non-3D transaction with AEON Member PLUS Card?

With effect from 1st June 2015, AEON Member PLUS Card Cardholders are only allowed to make domestic and 3D Secure (Online transaction with one time passcode / OTP authentication) transactions in order to safeguard and promote the card security features. In contrast, all Overseas and Non-3D Secure Card Not Present (inclusive of mail order and telephone order) transactions will be disabled by default. AEON Member PLUS Card Cardholders may request to activate Overseas and / or Non-3D Card Not Present transactions by contacting us at Customer Care Centre, Tel: 603-2719 9999, Fax: 03-78637898, E-mail: customer.service@aeoncredit.com.my or log on to: www.aeoncredit.com.my.

However, during application of AEON Member PLUS Card, customer may choose to opt-in for this option.

11. Where can I get further information for this product?

If you have any enquiries, please contact us at:

AEON Credit Service (M) Berhad

Customer Care Centre : 03-2719 9999

Website : www.aeoncredit.com.my

Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. For enquiry, please call 1-800-88-2575.

The information provided in this Product Disclosure Sheet is effective as of March 2018. In the event where there is discrepancy between the English and Bahasa Melayu version, the English version will prevail.