

AEON Member PLUS XPRESS+ Membership General Information

The issuance of the AEON Member PLUS Card with XPRESS+ (hereinafter referred to as “the Card”) by AEON Credit Service (M) Bhd (hereinafter referred to as “AEON Credit”) to the individual who is the holder of the card (hereinafter referred to as “the Cardholder”) and the use of the card by the Cardholder shall be subject to the following terms made known to the Cardholder at the time of application for and/or at the time of delivery of the Card. These terms shall be binding on the Cardholder immediately upon acknowledgement of the receipt and/or use of the Card by the Cardholder.

1. XPRESS+ Membership

The Membership is managed by AEON Credit which entitles the Cardholder to exclusive AEON Credit Easy Payment Schemes such as special interest rate and additional AEON Points.

2. ELIGIBILITY

- 2.1. The Membership is by invitation only. Eligible Participant will receive an invitation via Email, SMS and Mail notification from AEON Credit.
- 2.2. Existing AEON Member PLUS Card Cardholder who qualified for XPRESS+ will be automatically upgraded to AEON Member PLUS Card (XPRESS+).
- 2.3. Eligible Cardholder for AEON Member PLUS Card (XPRESS+) will receive the physical card via direct mailing to the mailing address registered with AEON Credit.

3. ANNUAL FEE

Annual Fee for AEON Member PLUS Card is waived for the Cardholder with XPRESS+ Membership.

4. PROGRAMME

4.1. AEON POINT EARNINGS

Only applicable for successful Consumer Durable Easy Payment and Motor Financing application made through instant approval with QR Code or Approval Code issued to the Cardholder. The Cardholder is required to present the XPRESS+ QR Code or Approval Code to the Participating Merchants at the AEON Point of purchase to be eligible for instant approval. Loan Repayment AEON Points Earning as listed below:-

- a) AEON Credit shall reward the Cardholder with Two (2) AEON Points for every One Ringgit Malaysia (RM1.00) initial payment and subsequent prompt monthly repayment made for XPRESS+ Consumer Durable Easy Payment and XPRESS+ Motor Financing. AEON Points rewarded are based on the full installment amount which is inclusive of the principal loan amount and interest.
- b) AEON Points will be rewarded into the Cardholder’s AEON Member PLUS Card (XPRESS+) when initial payment, full payment or early settlement based on full settlement amount is made.
- c) Default payment, partial payment and late payment will not be eligible for AEON Points.
- d) AEON Points will be rewarded by agreement based.
- e) AEON Points for Over Payment made this month will only be rewarded on the next consecutive month.
- f) AEON Credit shall reward the Cardholder with One (1) AEON Points for every Ringgit Malaysia One (RM1.00) spent overseas when the card is used to perform a transaction.
- g) AEON Points will be rewarded based on rounding down to the nearest ringgit except for amount with decimal RM0.98 and RM0.99:

- Customer spend RM12.97- transaction amount eligible for AEON Points will be RM12
- Customer spend RM12.98- transaction amount eligible for AEON Points will be RM13

4.2. AEON POINT ENQUIRY

Cardholder may enquire on the updated AEON Point amount via the following channels:

- Visit any AEON Credit Service Counter; or
- Call AEON Credit Customer Service Centre at 03-2719 9999; or
- AEON Credit Website at www.aeoncredit.com.my; or
- Any other channels which will be made available from time to time.

5. REDEMPTION

- The AEON Points rewarded by AEON Credit shall be accumulated in the Cardholder's Prepaid Card Account and to be converted to cash value into the Card after the Cardholder performs the redemption via www.aeoncredit.com.my or any other medium which will be made available from time to time.
- Cardholder may redeem AEON Points starting from a minimum of Two Hundred (200) AEON Points and subsequently denomination of Two Hundred (200) (equivalent to RM1 Cash Back) per request.
- The Cardholder will not be entitled to the AEON Credit's other rewards & redemption programme.
- The AEON Points rewarded are not transferable.

6. AEON POINT VALIDITY

- The AEON Points will expire after Three (3) years from the year that it is earned. Example: AEON Points earned from August 2018 to December 2018 are considered as AEON Points earned in year 2011 and therefore expire on 31st December 2021.
- Any dispute regarding the AEON Points and services must be directed to AEON Credit Customer Service Centre within Fourteen (14) days from the said dispute.

7. XPRESS+ EASY PAYMENT SCHEME

- To apply for XPRESS+ Easy Payment Scheme, the Cardholder is required to present the QR Code or Approval Code which can be found under AEON Member PLUS Card's Card Information on AEON Credit website www.aeoncredit.com.my to the participating Easy Payment Scheme Merchants at the point of purchase.
- Only QR Code or Approval Code which are within the validity period will be accepted by the Merchant for instant approval.
- AEON Credit reserves the right, from time to time, to change, to restrict, suspend or otherwise alter the Eligible Loan Limit assigned to the Member with or without prior notice.
- Any dispute regarding the Eligible Loan Limit must be directed to AEON Credit Customer Service Centre within Fourteen (14) days from the said dispute.

8. CHARGES, BREACH AND TERMINATION

- AEON Credit shall immediately terminate the Membership at any time (as it in AEON Credit's absolute discretion deems fit) or in the event that there is any abuse of the Membership, failure to comply with these AEON Member PLUS XPRESS+ Membership General Information, fraud or misinterpretation of any information in connection with the Membership. The Membership and all related benefits are offered at the sole discretion of AEON Credit.

- 8.2. AEON Credit reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the AEON Member PLUS XPRESS+ Membership rewards (including but not limited to reduction in the Membership Rewards) and to vary, add or delete any of these AEON Member PLUS XPRESS+ Membership at any time at its absolute discretion by giving Cardholder twenty one (21) calendar days notice via AEON website or any other channel that deems appropriate.
- 8.3. Such termination or suspension by AEON Credit of the Membership Rewards feature does not entitle the Cardholder to any claim or compensation against AEON Credit for any losses or damages incurred by the Cardholder as a result of the act of termination or suspension.

9. GENERAL

- 9.1. Any notice, communication, summary or other Membership materials which AEON Credit send to the Member in connection with the Membership and/or these AEON Member PLUS XPRESS+ Membership General Information will be updated into AEON Credit website.
- 9.2. AEON Credit is not the manufacturer or supplier of any product provided by any participating merchant. AEON Credit is not responsible for, and your rights and obligations as a Member and will not be affected by, any offer, advertisement, representation or other statement made by any other person, including participating merchants; and they and their products/brands/services will be held harmless from any action or dispute arising from the operation of the Membership.
- 9.3. AEON Credit is the final authority as to the interpretation of these AEON Member PLUS XPRESS+ Membership General Information and as to any other questions or disputes regarding the Membership. AEON Credit will not be taken to have waived any of its rights when not obliged to do so under these AEON Member PLUS XPRESS+ Membership General Information.
- 9.4. Participating merchants do not have any authority, express or implied, to make any representation, warranty or statement on behalf of AEON Credit.
- 9.5. By reading this AEON Member PLUS XPRESS+ Membership General Information, Cardholder is agreed to access to AEON Credit website at www.aeoncredit.com.my at regular time to view the AEON Member PLUS XPRESS+ Membership General Information. This is to ensure that they are kept-up with any changes or variations made to the AEON Member PLUS XPRESS+ Membership General Information and seek clarification from our Customer Service for further clarification.

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