



AEON CREDIT SERVICE

GENERAL INFORMATION ON AEON BiG CREDIT CARD

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1. AEON BiG MEMBER CARD

- 1.1 The AEON BiG Member Card Program ("Member Card") is a loyalty program owned by AEON BiG (M) SDN. BHD. ("AEON BiG") and managed by AEON Credit. The Member Card is issued and managed by AEON Credit, and it is applicable at all AEON BiG retail/hypermarket/supermarket stores in Malaysia ("AEON BiG Stores") only.

2. AEON BiG VISA CREDIT CARD

- 2.1 This is a Co-Branded Credit Card program between AEON Credit and AEON BiG. The Credit Card is issued and operated by AEON Credit and is integrated with the AEON BiG Member Card Program. The credit limit facility on the Credit Card is granted by AEON Credit and can be used for purchase of goods and/or services at any Visa International Authorised Merchants and withdrawal of Cash at any AEON Credit or Visa PLUS Authorised Cash Withdrawal Machines (ATM).
- 2.2 Both Principal & Supplementary Credit Card Applicants will need to own an AEON BiG Member Card before applying for a Credit Card.
- 2.3 AEON BiG Credit Card is issued with Visa payWave contactless function. VISA payWave enabled card can be used for purchases at any value. Contactless transactions (i.e. transaction by waving/tapping your contactless card on the contactless card reader) below RM250 do not require PIN or signature. For transactions above RM250, you are required to enter your PIN or sign on a generated Transaction Receipt to approve your transaction.

3. VISA PAYWAVE

A Contactless payment method via VISA network that can be performed at any Point-of-Sales terminal which displays VISA payWave logo.

4. MEMBER POINTS

4.1 POINT EARNING

Member Points earned by Principal & Supplementary Credit Cardholders will be accumulated in the same Point Bucket (a master Member Point Account).

- AEON BiG shall reward 1 Member Point for every RM1.00 spent at AEON BiG Stores provided that the purchase is made using your AEON BiG Credit Card.
- The Member Points rewarded by AEON BiG shall be reflected in your Member Account after 24 hours from your last purchase at any participating AEON BiG Stores.
- AEON Credit shall reward 1 Member Point for every RM1.00 spent at AEON BiG Stores on any day (except 10th) of the month when AEON BiG Credit Card is used to perform a transaction.
- AEON Credit shall reward 3 Member Point(s) for every RM1.00 spent at AEON BiG Stores on every Double Points Day (10th of the month) when AEON BiG Credit Card is used to perform a transaction.
- AEON Credit shall reward 1 Member Point for every RM2.00 spent at Non-AEON BiG Stores or Other Merchants including Overseas and Online when AEON BiG Credit Card is used to perform a transaction. Member Points will not be issued for petrol and government department transactions.
- The Member Points rewarded by AEON Credit shall be accumulated in your AEON BiG Credit Card account and transferred to your Member Account after the 26th of the month.

4.2 POINT ENQUIRY

You may enquire on your updated Member Points via the following channels:

- Visit any AEON BiG cashier counter / information counter.
- Visit any AEON Credit Service Counter.
- Call AEON Credit Customer Service Centre at 03-2719 9999.
- Call our AEON BiG Customer Careline at 1300-80-2366.

4.3 POINT VALIDITY

- a) Each Member Points shall expire by 31st December in the calendar year following the year when the relevant member point was issued. Points not redeemed by 31st December in the calendar year following the year when the Member Points were issued shall be automatically forfeited, and you shall have no claim against AEON Credit and AEON BiG in respect of the forfeited Member Points.
- b) Any dispute regarding the Member Card points and services must be directed to AEON BiG Customer Careline within seven (7) days of the said dispute.

4.4 REDEMPTION

- a) You can convert your Member Points into Cash Rebate on your AEON BiG Credit Card for purchases made at any AEON BiG Stores nationwide.
- b) You will not be entitled to the AEON Credit Reward Points Redemption Program.
- c) Both Principal and Supplementary Credit Cardholders are allowed to perform redemption of Member Points at AEON BiG Stores.

5 CARD REPLACEMENT

5.1 LOST, STOLEN OR DAMAGED CREDIT CARD

- a) You can request for a replacement of AEON BiG Credit Card by contacting AEON Credit Customer Service Centre at 03-2719 9999 if your card is lost, stolen or damaged.
- b) You do not need to request for a replacement Supplementary Credit Card if the Principal Credit Card is lost, stolen or damaged and vice versa.
- c) You do not need to replace your Member Card if your Credit Card is lost, stolen or damaged.

5.2 LOST, STOLEN OR DAMAGED MEMBER CARD

- a) You can request for a replacement Member Card by contacting AEON Credit Customer Service Centre at 03-2719 9999 if your card is lost, stolen or damaged.
- b) You do not need to replace your AEON BiG Credit Card if your Member Card is lost, stolen or damaged.

6 CASH REBATES

6.1 VISA payWave CASH REBATE

- a) You will be entitled to 5% Cash Rebate for Visa payWave transactions everyday at AEON BiG Stores only, capped at RM25 per credit card account per month, subject to a Total Cash Rebate Pool of RM15,000 per month on a first come first served basis.
- b) The 5% Cash Rebate will be credited into the AEON BiG Credit Card account and will be reflected in the following month's Credit Card statement.

6.2 AEON BiG THANK YOU MEMBER DAY CASH REBATE (28th OF EVERY MONTH)

- a) AEON BiG Members will be entitled to 5% unlimited discount (excluding purchase of Infant Formulated Milk Powder, Cigarettes, government controlled items and gift card or purchase of any items from Health Lane Family Pharmacy).
- b) You will be entitled to 5% Cash Rebate, capped at RM100 per credit card account per month, subject to a Total Cash Rebate Pool of RM50,000 per month on a first-come-first-served basis.
- c) The 5% Cash Rebate will be credited into the AEON BiG Credit Card account and will be reflected in the following month's Credit Card statement.

6.3 PETROL CASH REBATE

- a) You will be entitled to 5% Cash Rebate for Petrol transactions (MCC 5541, 5542) on every Sunday at all Petrol Stations in Malaysia, capped at RM25 per Credit Card account per month.
- b) The 5% Cash Rebate will be credited into the AEON BiG Credit Card account and will be reflected in the following month's Credit Card statement.

6.4 OVERSEAS & ONLINE CASH REBATE

- a) You will be entitled to 2% Cash Rebate for Overseas & Online transactions everyday, capped at RM25 per credit card account per month, subject to a Total Cash Rebate Pool of RM15,000 per month on a first-come-first-served basis.
- b) Online Insurance Payments (MCC 5960,6300), Utility Bill Payments (MCC 4900) and Mobile Bill Payments (MCC 4813, 4814) will not be entitled to the 2% Cash Rebate.
- c) The 2% Cash Rebate will be credited into the AEON BiG Credit Card account and will be reflected in the following month's Credit Card statement.

7 PLAZA PREMIUM LOUNGE ACCESS

- a) Principal Gold Credit Cardholders will be entitled to 3 times Free Access to Plaza Premium Lounges Nationwide.
- b) Once the 3 times Free Access entitlement has been fully utilised, a fee of RM90.24 per access will be chargeable to your Credit Card account.

8. YOUR CARD PRIVILEGES



AEON BiG
THANK YOU DAY



ONLINE & OVERSEAS



5% PETROL CASH BACK



INSURANCE



1ST YEAR ANNUAL
FEE WAIVED



3X COMPLIMENTARY PLAZA
PREMIUM LOUNGE ACCESS
(GOLD CARD ONLY)



0% INSTALMENT PAYMENT PLAN
(0% IPP)



FLEXI PAYMENT
PLAN (FPP)



CONTACTLESS PAYMENT

Terms & Conditions Apply

Contents in this General Information are correct at the time of publication (Jan 2018).
For more info, log on to www.aeoncredit.com.my