

AEON Member Plus Visa Card General Information

The issuance of the AEON Member Plus Visa Card (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 (“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. AEON MEMBER PLUS VISA CARD ACCOUNT

- 1.1. The Card is issued and facilitated by AEON Credit and is integrated with the AEON Member Plus Visa Card Program. The Prepaid Card facility on the Card is granted by AEON Credit and can be used for purchase of goods and/or services from any Visa International Authorised Merchants and withdrawal of Cash from any AEON Credit or Visa Plus Authorised Cash Withdrawal Machines (ATM).

2. AEON POINTS PROGRAMME

2.1 POINT EARNINGS

- a) AEON Credit shall reward the Cardholder with Two (2) AEON Points for every One Ringgit Malaysia (RM1.00) payment at any AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarkets when the Card is presented as member recognition **AND** used to perform a transaction except for the purchase of the following:-
- Gift Vouchers, cigarettes, telephone cards, mobile phone prepaid cards and stamps;
 - Purchases from The Egg House, Eneos, DAISO by AEON and AEON tenants’ outlets;
 - Delivery Charges, Repair & Service Charges; and
 - Stamp Duty & Easy Payment; and
 - Sales and Services Tax (“SST”)
- b) In the event that Cardholder uses AEON Points for member recognition function only and make payment by using payment mode other than AEON Member Plus Visa Card, AEON Credit shall only reward the Cardholder with One (1) AEON Point for every One Ringgit Malaysia (RM1.00) spent at AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarkets.
- c) AEON Credit shall reward the Cardholder with One (1) AEON Point for every Ringgit Malaysia One (RM1.00) spent overseas when the Card is used to perform a transaction.
- d) 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 rewards points will be RM12
 - Customer spend RM12.98- transaction amount eligible for rewards points will be RM13
- e) AEON Points will be credited into Cardholder’s account within 48 hours after the transaction is completed.

2.2 POINT ENQUIRY

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

- a) Visit any AEON Credit Service Counter; or
- b) AEON wallet; or
- c) AEON Credit Website at www.aeoncredit.com.my; or
- d) Any other channels which will be made available from time to time.

2.3 POINT REDEMPTION

- a) 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.
- b) Cardholder may choose for Automatic Conversion which the total number of AEON Points will be converted to cash automatically on monthly basis or perform manual redemption via www.aeoncredit.com.my/ AEON Wallet or any other medium which will be made available from time to time.
- c) For manual redemption, Cardholder may redeem AEON Points starting from a minimum of Two Hundred (200) AEON Points and subsequently with denomination of Two Hundred (200) AEON Points (equivalent to RM1 Cash Back) per request.
- d) The Cardholder will not be entitled to the AEON Credit's rewards & redemption program.

2.4 POINT VALIDITY

- a) The AEON Points will expire after Three (3) years from the year that it is earned. Example: AEON Points earned from August 2017 to December 2017 are considered as AEON Points earned in year 2017 and therefore expire on 31st December 2020.
- b) Any dispute regarding the AEON Points and services must be directed to AEON Credit Customer Service Centre within Seven (7) days from the said dispute.

3. ADDITIONAL BENEFITS AT AEON STORES, AEON MAXVALU, AEON MAXVALU PRIME, AEON WELLNESS AND AEON BIG HYPERMARKETS

3.1 Special Priced Items in AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarket.

Cardholder may be entitled to enjoy special priced items offered by AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarkets provided that the Card shall be valid during the time of purchase and has not been cancelled by AEON Credit for any reason whatsoever.

3.2 Exclusive Invites

Cardholder may be entitled to obtain Exclusive Member Day Invites, attractive offers, benefits and privileges from AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarkets and AEON Credit may from time to time notify the cardholder provided that the Card shall be valid during the time of purchase and has not been cancelled by AEON Credit for any reason whatsoever.

4. CHARGES, BREACH AND TERMINATION

4.1 AEON Credit shall immediately terminate the Card at any time (as it in AEON Credit's absolute

discretion deems fit) or in the event that there is any abuse of the Card, failure to comply with these AEON Member Plus Visa Card General Information, fraud or misinterpretation of any information in connection with the Card. The Card and all related benefits are offered at the sole discretion of AEON Credit.

- 4.2 AEON Credit reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the AEON Member Plus Visa Card rewards (including but not limited to reduction in the Card Features) and to vary, add or delete any of these AEON Member Plus Visa Card features 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.
- 4.3 Such termination or suspension by AEON Credit of the Card 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.

5. GENERAL INFORMATION

- 5.1 Any notice, communication, summary or other Card materials which AEON Credit send to the Cardholder in connection with the Card and/or these AEON Member Plus Visa Card General Information will be updated into AEON Credit website.
- 5.2 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 Cardholder 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 Card.
- 5.3 AEON Credit is the final authority as to the interpretation of these AEON Member Plus Visa Card 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 Visa Card General Information.
- 5.4 Participating merchant do not have any authority, express or implied, to make any representation, warranty or statement on behalf of AEON Credit.
- 5.5 By reading this AEON Member Plus Visa Card 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 Visa Card General Information. This is to ensure that they are kept-up with any changes or variations made to the AEON Member Plus Visa Card General Information and seek clarification from our Customer Service for further clarification.