



Tel: 03-2719 9999 | Website: www.aeoncredit.com.my

**PRODUCT DISCLOSURE SHEET AEON I-CASH PERSONAL FINANCING /
HELAIAN PENDEDAHAN PRODUK PEMBIAYAAN PERIBADI AEON I-CASH**

Please read this Product Disclosure Sheet before you decide to sign on the AEON i-Cash Personal Financing Agreement. Make sure you read the general terms & conditions. /

Sila baca Helaian Pendedahan Produk ini sebelum anda membuat keputusan untuk menandatangani Perjanjian Pembiayaan Peribadi AEON i-Cash. Pastikan anda membaca terma dan syarat.

1.	What is this product about? / Apakah produk ini? AEON i-Cash Personal Financing is an unsecured financing facility, which is calculated on a fixed profit rate resulting in fixed installment payments throughout the financing tenure. <i>Pembiayaan Peribadi AEON i-Cash adalah kemudahan pinjaman tanpa cagaran yang di hitung dengan kadar keuntungan tetap sepanjang tempoh pembiayaan.</i>																																																																																																																																																																							
2.	What is the applicable Shariah concept? / Apakah konsep Shariah yang digunakan? The applicable Shariah concept is Bai Al Inah concept (sell-buy back with installment payment) / <i>Konsep Shariah berasaskan konsep Bai Al Inah (jual-beli semula dengan bayaran ansuran).</i>																																																																																																																																																																							
3.	What do I get from this product? / Apa yang saya dapat daripada produk ini? <input type="checkbox"/> Minimum facility amount of RM1,000 and maximum amount of RM100,000 (based on credit assessments) / <i>Amaun kemudahan minimum adalah RM1,000 dan amaun maksimum adalah RM100,000 (berdasarkan penilaian kredit).</i> <input type="checkbox"/> Financing tenure from 6 months to 84 months. <i>Tempoh pembiayaan dari 6 bulan hingga 84 bulan.</i> <input type="checkbox"/> Profit Rate varies from 0.66% to 1.5% per month depending on customer's credit profile. / <i>Kadar keuntungan adalah di antara 0.66% dan 1.5% sebulan, tertakluk kepada penilaian kredit</i> <table border="1" data-bbox="175 1093 1497 1285"> <thead> <tr> <th data-bbox="175 1093 839 1167">Financing Amount (RM) / Amaun Pembiayaan (RM)</th> <th data-bbox="839 1093 1497 1167">Profit Rate / Kadar Keuntungan</th> </tr> </thead> <tbody> <tr> <td data-bbox="175 1167 839 1205">RM1,000 - RM100,000</td> <td data-bbox="839 1167 1497 1205">0.66% to 1.50% per month / sebulan</td> </tr> <tr> <td data-bbox="175 1218 839 1285">Effective Profit Rate / Kadar Keuntungan Efektif</td> <td data-bbox="839 1218 1497 1285">13.57% - 14.31% up to/hingga 27.46% - 31.72% per annum / setahun</td> </tr> </tbody> </table>	Financing Amount (RM) / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan	RM1,000 - RM100,000	0.66% to 1.50% per month / sebulan	Effective Profit Rate / Kadar Keuntungan Efektif	13.57% - 14.31% up to/hingga 27.46% - 31.72% per annum / setahun																																																																																																																																																																	
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4.	Where can I apply this product? / Di mana saya boleh memohon produk ini? <input type="checkbox"/> Interested applicants may apply at any AEON Credit Service branches or service counters. / <i>Pemohon yang berminat boleh memohon di mana-mana cawangan atau kaunter servis AEON Credit Service.</i>																																																																																																																																																																							
5.	What are my obligations? / Apakah tanggungjawab saya? Monthly repayment is calculated based on the Financing Amount, Financing Tenure and Customer Status / <i>Pengiraan bayaran ansuran bulanan adalah berdasarkan Amaun Pembiayaan, Tempoh Pembiayaan dan Status Pelanggan</i> <table border="1" data-bbox="146 1594 1497 2130"> <thead> <tr> <th rowspan="3">Finance Amount / Amaun Pembiayaan (RM)</th> <th colspan="12">Profit Rate / Kadar Keuntungan 0.66% per month / sebulan (RM1,000 - RM100,000)</th> </tr> <tr> <th colspan="12">Installment Period (months) / Tempoh Ansuran (bulan)</th> </tr> <tr> <th>6</th> <th>9</th> <th>12</th> <th>15</th> <th>18</th> <th>24</th> <th>30</th> <th>36</th> <th>48</th> <th>60</th> <th>72</th> <th>84</th> </tr> </thead> <tbody> <tr> <td>1,000</td> <td>173</td> <td>118</td> <td>90</td> <td>73</td> <td>62</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2,000</td> <td>347</td> <td>235</td> <td>180</td> <td>147</td> <td>124</td> <td>97</td> <td>80</td> <td>69</td> <td>55</td> <td></td> <td></td> <td></td> </tr> <tr> <td>3,000</td> <td>520</td> <td>353</td> <td>270</td> <td>220</td> <td>186</td> <td>145</td> <td>120</td> <td>103</td> <td>82</td> <td>70</td> <td>61</td> <td>56</td> </tr> <tr> <td>4,000</td> <td>693</td> <td>471</td> <td>360</td> <td>293</td> <td>249</td> <td>193</td> <td>160</td> <td>138</td> <td>110</td> <td>93</td> <td>82</td> <td>74</td> </tr> <tr> <td>5,000</td> <td>866</td> <td>589</td> <td>450</td> <td>366</td> <td>311</td> <td>241</td> <td>200</td> <td>172</td> <td>137</td> <td>116</td> <td>102</td> <td>93</td> </tr> <tr> <td>6,000</td> <td>1,040</td> <td>706</td> <td>540</td> <td>440</td> <td>373</td> <td>290</td> <td>240</td> <td>206</td> <td>165</td> <td>140</td> <td>123</td> <td>111</td> </tr> <tr> <td>7,000</td> <td>1,213</td> <td>824</td> <td>630</td> <td>513</td> <td>435</td> <td>338</td> <td>280</td> <td>241</td> <td>192</td> <td>163</td> <td>143</td> <td>130</td> </tr> <tr> <td>8,000</td> <td>1,386</td> <td>942</td> <td>719</td> <td>586</td> <td>497</td> <td>386</td> <td>319</td> <td>275</td> <td>219</td> <td>186</td> <td>164</td> <td>148</td> </tr> <tr> <td>9,000</td> <td>1,559</td> <td>1,059</td> <td>809</td> <td>659</td> <td>559</td> <td>434</td> <td>359</td> <td>309</td> <td>247</td> <td>209</td> <td>184</td> <td>167</td> </tr> <tr> <td>10,000</td> <td>1,733</td> <td>1,177</td> <td>899</td> <td>733</td> <td>622</td> <td>483</td> <td>399</td> <td>344</td> <td>274</td> <td>233</td> <td>205</td> <td>185</td> </tr> </tbody> </table>	Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.66% per month / sebulan (RM1,000 - RM100,000)												Installment Period (months) / Tempoh Ansuran (bulan)												6	9	12	15	18	24	30	36	48	60	72	84	1,000	173	118	90	73	62								2,000	347	235	180	147	124	97	80	69	55				3,000	520	353	270	220	186	145	120	103	82	70	61	56	4,000	693	471	360	293	249	193	160	138	110	93	82	74	5,000	866	589	450	366	311	241	200	172	137	116	102	93	6,000	1,040	706	540	440	373	290	240	206	165	140	123	111	7,000	1,213	824	630	513	435	338	280	241	192	163	143	130	8,000	1,386	942	719	586	497	386	319	275	219	186	164	148	9,000	1,559	1,059	809	659	559	434	359	309	247	209	184	167	10,000	1,733	1,177	899	733	622	483	399	344	274	233	205	185
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Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.66% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
20,000	3,465	2,354	1,799	1,465	1,243	965	799	688	549	465	410	370
30,000	5,198	3,531	2,698	2,198	1,865	1,448	1,198	1,031	823	698	615	555
40,000	6,931	4,708	3,597	2,931	2,486	1,931	1,597	1,375	1,097	931	820	740
50,000	8,663	5,886	4,497	3,663	3,108	2,413	1,997	1,719	1,372	1,163	1,024	925
60,000	10,396	7,063	5,396	4,396	3,729	2,896	2,396	2,063	1,646	1,396	1,229	1,110
70,000	12,129	8,240	6,295	5,129	4,351	3,379	2,795	2,406	1,920	1,629	1,434	1,295
80,000	13,861	9,417	7,195	5,861	4,972	3,861	3,195	2,750	2,195	1,861	1,639	1,480
90,000	15,594	10,594	8,094	6,594	5,594	4,344	3,594	3,094	2,469	2,094	1,844	1,665
100,000	17,327	11,771	8,993	7,327	6,216	4,827	3,993	3,438	2,743	2,327	2,049	1,850

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.75% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	174	119	91	74	63	49						
2,000	348	237	182	148	126	98	82	71	57			
3,000	523	356	273	223	189	148	123	106	85	73	64	58
4,000	697	474	363	297	252	197	163	141	113	97	86	78
5,000	871	593	454	371	315	246	204	176	142	121	107	97
6,000	1,045	712	545	445	378	295	245	212	170	145	128	116
7,000	1,219	830	636	519	441	344	286	247	198	169	150	136
8,000	1,393	949	727	593	504	393	327	282	227	193	171	155
9,000	1,568	1,068	818	668	568	443	368	318	255	218	193	175
10,000	1,742	1,186	908	742	631	492	408	353	283	242	214	194
20,000	3,483	2,372	1,817	1,483	1,261	983	817	706	567	483	428	388
30,000	5,225	3,558	2,725	2,225	1,892	1,475	1,225	1,058	850	725	642	582
40,000	6,967	4,744	3,633	2,967	2,522	1,967	1,633	1,411	1,133	967	856	776
50,000	8,708	5,931	4,542	3,708	3,153	2,458	2,042	1,764	1,417	1,208	1,069	970
60,000	10,450	7,117	5,450	4,450	3,783	2,950	2,450	2,117	1,700	1,450	1,283	1,164
70,000	12,192	8,303	6,358	5,192	4,414	3,442	2,858	2,469	1,983	1,692	1,497	1,358
80,000	13,933	9,489	7,267	5,933	5,044	3,933	3,267	2,822	2,267	1,933	1,711	1,552
90,000	15,675	10,675	8,175	6,675	5,675	4,425	3,675	3,175	2,550	2,175	1,925	1,746
100,000	17,417	11,861	9,083	7,417	6,306	4,917	4,083	3,528	2,833	2,417	2,139	1,940

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.8% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	175	119	91	75	64	50						
2,000	349	238	183	149	127	99	83	72	58	49		
3,000	524	357	274	224	191	149	124	107	87	74	66	60
4,000	699	476	365	299	254	199	165	143	115	99	88	80
5,000	873	596	457	373	318	248	207	179	144	123	109	100
6,000	1,048	715	548	448	381	298	248	215	173	148	131	119
7,000	1,223	834	639	523	445	348	289	250	202	173	153	139
8,000	1,397	953	731	597	508	397	331	286	231	197	175	159
9,000	1,572	1,072	822	672	572	447	372	322	260	222	197	179
10,000	1,747	1,191	913	747	636	497	413	358	288	247	219	199
20,000	3,493	2,382	1,827	1,493	1,271	993	827	716	577	493	438	398
30,000	5,240	3,573	2,740	2,240	1,907	1,490	1,240	1,073	865	740	657	597

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Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.8% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
40,000	6,987	4,764	3,653	2,987	2,542	1,987	1,653	1,431	1,153	987	876	796
50,000	8,733	5,956	4,567	3,733	3,178	2,483	2,067	1,789	1,442	1,233	1,094	995
60,000	10,480	7,147	5,480	4,480	3,813	2,980	2,480	2,147	1,730	1,480	1,313	1,194
70,000	12,227	8,338	6,393	5,227	4,449	3,477	2,893	2,504	2,018	1,727	1,532	1,393
80,000	13,973	9,529	7,307	5,973	5,084	3,973	3,307	2,862	2,307	1,973	1,751	1,592
90,000	15,720	10,720	8,220	6,720	5,720	4,470	3,720	3,220	2,595	2,220	1,970	1,791
100,000	17,467	11,911	9,133	7,467	6,356	4,967	4,133	3,578	2,883	2,467	2,189	1,990

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.84% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	175	120	92	75	64	50						
2,000	350	239	183	150	128	100	83	72	58	50		
3,000	525	359	275	225	192	150	125	109	88	75	67	61
4,000	700	478	367	300	256	200	167	145	117	100	89	81
5,000	875	598	459	375	320	250	209	181	146	125	111	102
6,000	1,050	717	550	450	384	300	250	217	175	150	134	122
7,000	1,225	837	642	525	448	350	292	253	205	175	156	142
8,000	1,401	956	734	601	512	401	334	289	234	201	178	162
9,000	1,576	1,076	826	676	576	451	376	326	263	226	201	183
10,000	1,751	1,195	917	751	640	501	417	362	292	251	223	203
20,000	3,501	2,390	1,835	1,501	1,279	1,001	835	724	585	501	446	406
30,000	5,252	3,585	2,752	2,252	1,919	1,502	1,252	1,085	877	752	669	609
40,000	7,003	4,780	3,669	3,003	2,558	2,003	1,669	1,447	1,169	1,003	892	812
50,000	8,753	5,976	4,587	3,753	3,198	2,503	2,087	1,809	1,462	1,253	1,114	1,015
60,000	10,504	7,171	5,504	4,504	3,837	3,004	2,504	2,171	1,754	1,504	1,337	1,218
70,000	12,255	8,366	6,421	5,255	4,477	3,505	2,921	2,532	2,046	1,755	1,560	1,421
80,000	14,005	9,561	7,339	6,005	5,116	4,005	3,339	2,894	2,339	2,005	1,783	1,624
90,000	15,756	10,756	8,256	6,756	5,756	4,506	3,756	3,256	2,631	2,256	2,006	1,827
100,000	17,507	11,951	9,173	7,507	6,396	5,007	4,173	3,618	2,923	2,507	2,229	2,030

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 1.20% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	179	123	95	79	68	54						
2,000	357	246	191	157	135	107	91	80	66	57	52	
3,000	536	369	286	236	203	161	136	119	99	86	78	72
4,000	715	492	381	315	270	215	181	159	131	115	104	96
5,000	893	616	477	393	338	268	227	199	164	143	129	120
6,000	1,072	739	572	472	405	322	272	239	197	172	155	143
7,000	1,251	862	667	551	473	376	317	278	230	201	181	167
8,000	1,429	985	763	629	540	429	363	318	263	229	207	191
9,000	1,608	1,108	858	708	608	483	408	358	296	258	233	215
10,000	1,787	1,231	953	787	676	537	453	398	328	287	259	239
20,000	3,573	2,462	1,907	1,573	1,351	1,073	907	796	657	573	518	478
30,000	5,360	3,693	2,860	2,360	2,027	1,610	1,360	1,193	985	860	777	717
40,000	7,147	4,924	3,813	3,147	2,702	2,147	1,813	1,591	1,313	1,147	1,036	956
50,000	8,933	6,156	4,767	3,933	3,378	2,683	2,267	1,989	1,642	1,433	1,294	1,195

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Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 1.20% per month / sebulan (RM1,000 – RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
60,000	10,720	7,387	5,720	4,720	4,053	3,220	2,720	2,387	1,970	1,720	1,553	1,434
70,000	12,507	8,618	6,673	5,507	4,729	3,757	3,173	2,784	2,298	2,007	1,812	1,673
80,000	14,293	9,849	7,627	6,293	5,404	4,293	3,627	3,182	2,627	2,293	2,071	1,912
90,000	16,080	11,080	8,580	7,080	6,080	4,830	4,080	3,580	2,955	2,580	2,330	2,151
100,000	17,867	12,311	9,533	7,867	6,756	5,367	4,533	3,978	3,283	2,867	2,589	2,390

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 1.50% per month / sebulan (RM1,000 – RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	182	126	98	82	71	57						
2,000	363	252	197	163	141	113	97	86	72	63	58	54
3,000	545	378	295	245	212	170	145	128	108	95	87	81
4,000	727	504	393	327	282	227	193	171	143	127	116	108
5,000	908	631	492	408	353	283	242	214	179	158	144	135
6,000	1,090	757	590	490	423	340	290	257	215	190	173	161
7,000	1,272	883	688	572	494	397	338	299	251	222	202	188
8,000	1,453	1,009	787	653	564	453	387	342	287	253	231	215
9,000	1,635	1,135	885	735	635	510	435	385	323	285	260	242
10,000	1,817	1,261	983	817	706	567	483	428	358	317	289	269
20,000	3,633	2,522	1,967	1,633	1,411	1,133	967	856	717	633	578	538
30,000	5,450	3,783	2,950	2,450	2,117	1,700	1,450	1,283	1,075	950	867	807
40,000	7,267	5,044	3,933	3,267	2,822	2,267	1,933	1,711	1,433	1,267	1,156	1,076
50,000	9,083	6,306	4,917	4,083	3,528	2,833	2,417	2,139	1,792	1,583	1,444	1,345
60,000	10,900	7,567	5,900	4,900	4,233	3,400	2,900	2,567	2,150	1,900	1,733	1,614
70,000	12,717	8,828	6,883	5,717	4,939	3,967	3,383	2,994	2,508	2,217	2,022	1,883
80,000	14,533	10,089	7,867	6,533	5,644	4,533	3,867	3,422	2,867	2,533	2,311	2,152
90,000	16,350	11,350	8,850	7,350	6,350	5,100	4,350	3,850	3,225	2,850	2,600	2,421
100,000	18,167	12,611	9,833	8,167	7,056	5,667	4,833	4,278	3,583	3,167	2,889	2,690

6. What other charges do I have to pay? / Apakah caj-caj lain yang perlu saya bayar?

Type of Fee / Jenis Yuran	Details of Fee / Butiran Yuran
Processing Fee / Yuran Pemprosesan	<ul style="list-style-type: none"> 4% of the financing amount / 4% dari amaun pembiayaan: ≤RM10,000 2% of the financing amount / 2% dari amaun pembiayaan: >RM10,000 Maximum fee is RM400 / Yuran maksimum adalah RM400
Handling Fee / Yuran Pengendalian	Nil / Tiada
Stamp Duty / Duti Setem	0.5% of Financing Amount (Stamp Duty will be deducted from the Financing Amount) / 0.5% daripada Amaun Pembiayaan (Duti Setem akan ditolak daripada Amaun Pembiayaan)
Early Settlement Fee / Yuran Pembayaran Awal	Nil / Tiada
Applicable Taxes / Cukai Terpakai	All applicable taxes shall be payable by the customer (if any). For further detail please log on to www.aeoncredit.com.my . / Semua cukai yang dikenakan perlu dibayar oleh Pelanggan (jika ada). Untuk maklumat lanjut sila layari www.aeoncredit.com.my .

7. When is the payment due / Bilakah tarikh akhir bagi bayaran bulanan?

The payment is due on every [Date] of the month / Bayaran perlu dijelaskan pada setiap [Tarikh]

8.	<p>What if I fail to fulfill my obligations? / Bagaimana jika saya gagal memenuhi tanggungjawab saya? Compensation (late payment charge) will be imposed, as stated below / Pampasan (caj bayaran lewat) akan dikenakan seperti yang tertera di bawah:-</p> <table border="1" data-bbox="159 190 1508 492"> <tr> <td data-bbox="159 190 486 459">Payment due is made after the due date up to the 10th of the month / Bayaran yang perlu dijelaskan, dibayar selepas tarikh akhir bayaran sehingga 10^{hb} pada bulan yang sama</td> <td data-bbox="486 190 782 459">Payment due is made between the 11th and 18th of the month / Bayaran yang perlu dijelaskan, dibayar di antara 11^{hb} dan 18^{hb} pada bulan yang sama</td> <td data-bbox="782 190 1141 459">Payment due is made on 19th onwards up to the month end closing / Bayaran yang perlu dijelaskan dibayar dari 19^{hb} sehingga penutupan akhir bulan</td> <td data-bbox="1141 190 1508 459">Additional compensation (late payment) for each subsequent month if the account falls under delinquent from the previous month / Pampasan (bayaran lewat) tambahan bagi setiap bulan berikutnya jika akaun adalah tertunggak dari bulan sebelumnya</td> </tr> <tr> <td data-bbox="159 459 486 492">RM 18.00</td> <td data-bbox="486 459 782 492">RM 23.00</td> <td data-bbox="782 459 1141 492">RM 40.00</td> <td data-bbox="1141 459 1508 492">RM 23.00</td> </tr> </table>	Payment due is made after the due date up to the 10 th of the month / Bayaran yang perlu dijelaskan, dibayar selepas tarikh akhir bayaran sehingga 10 ^{hb} pada bulan yang sama	Payment due is made between the 11 th and 18 th of the month / Bayaran yang perlu dijelaskan, dibayar di antara 11 ^{hb} dan 18 ^{hb} pada bulan yang sama	Payment due is made on 19 th onwards up to the month end closing / Bayaran yang perlu dijelaskan dibayar dari 19 ^{hb} sehingga penutupan akhir bulan	Additional compensation (late payment) for each subsequent month if the account falls under delinquent from the previous month / Pampasan (bayaran lewat) tambahan bagi setiap bulan berikutnya jika akaun adalah tertunggak dari bulan sebelumnya	RM 18.00	RM 23.00	RM 40.00	RM 23.00
Payment due is made after the due date up to the 10 th of the month / Bayaran yang perlu dijelaskan, dibayar selepas tarikh akhir bayaran sehingga 10 ^{hb} pada bulan yang sama	Payment due is made between the 11 th and 18 th of the month / Bayaran yang perlu dijelaskan, dibayar di antara 11 ^{hb} dan 18 ^{hb} pada bulan yang sama	Payment due is made on 19 th onwards up to the month end closing / Bayaran yang perlu dijelaskan dibayar dari 19 ^{hb} sehingga penutupan akhir bulan	Additional compensation (late payment) for each subsequent month if the account falls under delinquent from the previous month / Pampasan (bayaran lewat) tambahan bagi setiap bulan berikutnya jika akaun adalah tertunggak dari bulan sebelumnya						
RM 18.00	RM 23.00	RM 40.00	RM 23.00						
9.	<p>What if I fully settle the balance before its maturity date? / Bagaimana sekiranya saya menyelesaikan baki pembiayaan sepenuhnya sebelum tarikh matang? <input type="checkbox"/> No penalty charges will be imposed for an early settlement / Tiada caj penalti akan dikenakan untuk penyelesaian awal <input type="checkbox"/> There is no lock period imposed / Tiada had tempoh sekatan dikenakan <input type="checkbox"/> Rebate shall be granted to the Customer if financing amount is fully settled before its maturity date / Rebat akan diberi kepada pelanggan jika pelanggan membuat penyelesaian sepenuhnya ke atas pembiayaan sebelum tarikh matang</p>								
10.	<p>Do I need a guarantor or collateral? / Adakah saya memerlukan penjamin atau cagaran? The facility does not require any guarantor or collateral / Kemudahan ini tidak memerlukan sebarang penjamin atau cagaran</p>								
11.	<p>What are the major risks? / Apakah risiko-risiko utama? Compensation (late payment) will be imposed and the outstanding financing amount will be higher in the event you default in your repayment. If you have a problem meeting your financing obligations, contact us as early as possible to discuss repayment alternatives. / Pampasan (bayaran lewat) akan dikenakan dan baki pembiayaan akan menjadi lebih tinggi jika bayaran bulanan tidak dijelaskan. Jika anda menghadapi masalah untuk memenuhi tanggungjawab pembayaran balik, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran yang lain.</p>								
12.	<p>What do I need to do if there are changes to my contact details? / Apa yang saya perlu lakukan jika terdapat perubahan pada nombor telefon, alamat surat-menyurat atau e-mel saya? It is important for you to inform us if there are any changes to your contact details to ensure that all communications reach you in a timely manner. / Adalah penting untuk anda memaklumkan kepada kami tentang sebarang perubahan pada maklumat tersebut bagi memastikan anda dapat dihubungi tepat pada masanya.</p>								
13.	<p>Where can I get assistance and redress? / Di mana saya boleh mendapatkan bantuan dan pembelaan? If you have difficulties in making repayments, you should contact us as early as possible to discuss the repayment alternatives or if you are unsatisfied on the products or services provided by us, you may contact us at :- / Jika anda mempunyai kesukaran untuk membuat pembayaran balik, anda boleh menghubungi kami secepat mungkin untuk membincangkan alternatif pembayaran balik atau jika anda tidak berpuas hati dengan produk atau perkhidmatan yang kami sediakan, anda boleh menghubungi kami di :-</p> <div data-bbox="183 1377 1452 1523" style="background-color: #e0e0e0; padding: 5px;"> <p>Customer Care Centre Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur. Tel : 603-2719 9999 Fax: 603-7863 7898 E-mail: customer.service@aeoncredit.com.my Website: www.aeoncredit.com.my</p> </div> <p>Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency 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 603-2616 7766 / Selain itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia yang menyediakan perkhidmatan percuma pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pinjaman secara percuma kepada individu. Untuk pertanyaan, sila hubungi talian 603-2616 7766</p> <p>If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: / Sekiranya pertanyaan atau aduan anda tidak diselesaikan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:</p> <div data-bbox="183 1836 1452 1881" style="background-color: #e0e0e0; padding: 5px;"> <p>Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465</p> </div>								
14.	<p>Where can I get further information? / Di mana saya boleh mendapatkan maklumat lanjut? You may contact our Customer Care Centre at the above mentioned / Anda boleh menghubungi Pusat Perkhidmatan Pelanggan kami seperti yang tertera di atas.</p>								

15. How do I make payment to my account? / Bagaimana saya boleh membuat pembayaran pada akaun saya?

Payment Channel/ Saluran Pembayaran	Maybank	CIMB Bank	CIMB Islamic Bank	Public Bank	Alliance Bank	AmBank	BSN	RHB Bank	Standard Chartered Bank	Bank Muamalat
Auto-Debit (Successful / Berjaya)	0.20**	1.00*	1.00*	0.50**	0.60**	1.00**	1.00**	1.00*	0.50**	0.50*
Auto-Debit (Unsuccessful / Tidak berjaya)								1.00*		
Over the Counter/ Kaunter							1.00*			
Cash Deposit Machine / Mesin Deposit Tunai	1.00**	1.00**	1.00**	1.00**	0.50**					
Cheque Deposit Terminal / Terminal Deposit Cek				1.00**	0.50**					
ATM Transfer/ Pemindahan ATM		1.00*	1.00*	1.00*	0.50**	0.50**	1.00**			
Internet Banking/ Perbankan Internet	0.80*	0.60*	0.60*	1.00*		0.50**	1.00**			
Interbank GIRO (IBG)/ Interbank GIRO (IBG)	RM0.10 via internet, RM0.50 - RM2.00 via Counter*. For full listing of all IBG participating banks, please refer www.myclar.org.my / RM0.10 melalui internet, RM0.50 - RM2.00 melalui Kaunter*. Untuk senarai penuh semua bank yang menyertai IBG, sila layari www.myclar.org.my									
Instant Transfer/ Pemindahan Segera	RM0.50*. For full listing of all IBG participating banks, please refer www.myclar.org.my / RM0.50*. Untuk senarai penuh semua bank yang menyertai IBG, sila layari www.myclar.org.my									

Note: The charges listed above are excluded of Goods & Services Tax (GST) or taxes of similar nature/ Caj yang disenaraikan di atas adalah tidak termasuk Cukai Barangan dan Perkhidmatan (CBP) atau mana-mana cukai yang terpakai.

* Payment Charges will be deducted from customer's Current Account or Savings Account/ Caj Bayaran akan ditolak daripada Akaun Semasa atau Akaun Simpanan pelanggan

** Payment Charges need to be added in the payment amount. / Caj Bayaran perlu ditambah dalam jumlah pembayaran.
(Example: If the total payment is RM100 and customer choose payment channel via Maybank2u, payment charges amounting RM0.80 need to be added in which the amount payable is RM100.80 / Contoh: Sekiranya jumlah pembayaran adalah RM100 dan pelanggan memilih saluran pembayaran melalui Maybank2u, caj pembayaran berjumlah RM0.80 perlu ditambah di mana jumlah yang perlu dibayar ialah RM 100.80)

16. IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PERSONAL FINANCING. / NOTA PENTING : TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA GAGAL MEMBUAT PEMBAYARAN PINJAMAN PERIBADI ANDA.

The information provided in this Product Disclosure Sheet is valid as at 1 October 2018. In the event where there is discrepancy between the English and Bahasa Melayu version, The English version will prevail. Maklumat yang disediakan dalam Helaian Pendedahan Produk ini adalah sah bermula dari 1 Oktober 2018. Sekiranya terdapat perbezaan antara versi Bahasa Inggeris dan Bahasa Melayu maka versi Bahasa Inggeris hendaklah diguna pakai.