



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="172 1093 1497 1285"> <thead> <tr> <th data-bbox="172 1093 839 1160">Financing Amount (RM) / Amaun Pembiayaan (RM)</th> <th data-bbox="839 1093 1497 1160">Profit Rate / Kadar Keuntungan</th> </tr> </thead> <tbody> <tr> <td data-bbox="172 1160 839 1205">RM1,000 - RM100,000</td> <td data-bbox="839 1160 1497 1205">0.66% to 1.50% per month / sebulan</td> </tr> <tr> <td data-bbox="172 1216 839 1285">Effective Profit Rate / Kadar Keuntungan Efektif</td> <td data-bbox="839 1216 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="145 1594 1497 2130"> <thead> <tr> <th data-bbox="145 1594 320 1740" rowspan="3">Finance Amount / Amaun Pembiayaan (RM)</th> <th colspan="12" data-bbox="320 1594 1497 1662">Profit Rate / Kadar Keuntungan 0.66% per month / sebulan (RM1,000 - RM100,000)</th> </tr> <tr> <th colspan="12" data-bbox="320 1662 1497 1706">Installment Period (months) / Tempoh Ansuran (bulan)</th> </tr> <tr> <th data-bbox="320 1706 416 1740">6</th> <th data-bbox="416 1706 512 1740">9</th> <th data-bbox="512 1706 608 1740">12</th> <th data-bbox="608 1706 703 1740">15</th> <th data-bbox="703 1706 799 1740">18</th> <th data-bbox="799 1706 895 1740">24</th> <th data-bbox="895 1706 991 1740">30</th> <th data-bbox="991 1706 1086 1740">36</th> <th data-bbox="1086 1706 1182 1740">48</th> <th data-bbox="1182 1706 1278 1740">60</th> <th data-bbox="1278 1706 1374 1740">72</th> <th data-bbox="1374 1706 1497 1740">84</th> </tr> </thead> <tbody> <tr> <td data-bbox="145 1740 320 1785">1,000</td> <td>174</td> <td>118</td> <td>90</td> <td>74</td> <td>63</td> <td>49</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="145 1785 320 1830">2,000</td> <td>347</td> <td>236</td> <td>180</td> <td>147</td> <td>125</td> <td>97</td> <td>80</td> <td>69</td> <td>55</td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="145 1830 320 1874">3,000</td> <td>520</td> <td>354</td> <td>270</td> <td>220</td> <td>187</td> <td>145</td> <td>120</td> <td>104</td> <td>83</td> <td>70</td> <td>62</td> <td>56</td> </tr> <tr> <td data-bbox="145 1874 320 1919">4,000</td> <td>694</td> <td>471</td> <td>360</td> <td>294</td> <td>249</td> <td>194</td> <td>160</td> <td>138</td> <td>110</td> <td>94</td> <td>82</td> <td>75</td> </tr> <tr> <td data-bbox="145 1919 320 1964">5,000</td> <td>867</td> <td>589</td> <td>450</td> <td>367</td> <td>311</td> <td>242</td> <td>200</td> <td>172</td> <td>138</td> <td>117</td> <td>103</td> <td>93</td> </tr> <tr> <td data-bbox="145 1964 320 2009">6,000</td> <td>1,040</td> <td>707</td> <td>540</td> <td>440</td> <td>373</td> <td>290</td> <td>240</td> <td>207</td> <td>165</td> <td>140</td> <td>123</td> <td>112</td> </tr> <tr> <td data-bbox="145 2009 320 2054">7,000</td> <td>1,213</td> <td>824</td> <td>630</td> <td>513</td> <td>436</td> <td>338</td> <td>280</td> <td>241</td> <td>193</td> <td>163</td> <td>144</td> <td>130</td> </tr> <tr> <td data-bbox="145 2054 320 2098">8,000</td> <td>1,387</td> <td>942</td> <td>720</td> <td>587</td> <td>498</td> <td>387</td> <td>320</td> <td>276</td> <td>220</td> <td>187</td> <td>164</td> <td>149</td> </tr> <tr> <td data-bbox="145 2098 320 2143">9,000</td> <td>1,560</td> <td>1,060</td> <td>810</td> <td>660</td> <td>560</td> <td>435</td> <td>360</td> <td>310</td> <td>247</td> <td>210</td> <td>185</td> <td>167</td> </tr> <tr> <td data-bbox="145 2143 320 2188">10,000</td> <td>1,733</td> <td>1,178</td> <td>900</td> <td>733</td> <td>622</td> <td>483</td> <td>400</td> <td>344</td> <td>275</td> <td>233</td> <td>205</td> <td>186</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	174	118	90	74	63	49							2,000	347	236	180	147	125	97	80	69	55				3,000	520	354	270	220	187	145	120	104	83	70	62	56	4,000	694	471	360	294	249	194	160	138	110	94	82	75	5,000	867	589	450	367	311	242	200	172	138	117	103	93	6,000	1,040	707	540	440	373	290	240	207	165	140	123	112	7,000	1,213	824	630	513	436	338	280	241	193	163	144	130	8,000	1,387	942	720	587	498	387	320	276	220	187	164	149	9,000	1,560	1,060	810	660	560	435	360	310	247	210	185	167	10,000	1,733	1,178	900	733	622	483	400	344	275	233	205	186
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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	3,466	2,355	1,799	1,466	1,244	966	799	688	549	466	410	371
30,000	5,198	3,532	2,698	2,198	1,865	1,448	1,198	1,032	823	698	615	556
40,000	6,931	4,709	3,598	2,931	2,487	1,931	1,598	1,376	1,098	931	820	741
50,000	8,664	5,886	4,497	3,664	3,108	2,414	1,997	1,719	1,372	1,164	1,025	926
60,000	10,396	7,063	5,396	4,396	3,730	2,896	2,396	2,063	1,646	1,396	1,230	1,111
70,000	12,129	8,240	6,296	5,129	4,351	3,379	2,796	2,407	1,921	1,629	1,435	1,296
80,000	13,862	9,417	7,195	5,862	4,973	3,862	3,195	2,751	2,195	1,862	1,640	1,481
90,000	15,594	10,594	8,094	6,594	5,594	4,344	3,594	3,094	2,469	2,094	1,844	1,666
100,000	17,327	11,772	8,994	7,327	6,216	4,827	3,994	3,438	2,744	2,327	2,049	1,851

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	175	119	91	75	64	50						
2,000	349	238	182	149	127	99	82	71	57	49		
3,000	523	356	273	223	190	148	123	106	85	73	65	59
4,000	697	475	364	297	253	197	164	142	114	97	86	78
5,000	871	594	455	371	316	246	205	177	142	121	107	98
6,000	1,045	712	545	445	379	295	245	212	170	145	129	117
7,000	1,220	831	636	520	442	345	286	247	199	170	150	136
8,000	1,394	949	727	594	505	394	327	283	227	194	172	156
9,000	1,568	1,068	818	668	568	443	368	318	255	218	193	175
10,000	1,742	1,187	909	742	631	492	409	353	284	242	214	195
20,000	3,484	2,373	1,817	1,484	1,262	984	817	706	567	484	428	389
30,000	5,225	3,559	2,725	2,225	1,892	1,475	1,225	1,059	850	725	642	583
40,000	6,967	4,745	3,634	2,967	2,523	1,967	1,634	1,412	1,134	967	856	777
50,000	8,709	5,931	4,542	3,709	3,153	2,459	2,042	1,764	1,417	1,209	1,070	971
60,000	10,450	7,117	5,450	4,450	3,784	2,950	2,450	2,117	1,700	1,450	1,284	1,165
70,000	12,192	8,303	6,359	5,192	4,414	3,442	2,859	2,470	1,984	1,692	1,498	1,359
80,000	13,934	9,489	7,267	5,934	5,045	3,934	3,267	2,823	2,267	1,934	1,712	1,553
90,000	15,675	10,675	8,175	6,675	5,675	4,425	3,675	3,175	2,550	2,175	1,925	1,747
100,000	17,417	11,862	9,084	7,417	6,306	4,917	4,084	3,528	2,834	2,417	2,139	1,941

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	120	92	75	64	50						
2,000	350	239	183	150	128	100	83	72	58	50		
3,000	524	358	274	224	191	149	124	108	87	74	66	60
4,000	699	477	366	299	255	199	166	144	116	99	88	80
5,000	874	596	457	374	318	249	207	179	145	124	110	100
6,000	1,048	715	548	448	382	298	248	215	173	148	132	120
7,000	1,223	834	640	523	445	348	290	251	202	173	154	140
8,000	1,398	953	731	598	509	398	331	287	231	198	176	160
9,000	1,572	1,072	822	672	572	447	372	322	260	222	197	180
10,000	1,747	1,192	914	747	636	497	414	358	289	247	219	200
20,000	3,494	2,383	1,827	1,494	1,272	994	827	716	577	494	438	399
30,000	5,240	3,574	2,740	2,240	1,907	1,490	1,240	1,074	865	740	657	598

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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	4,765	3,654	2,987	2,543	1,987	1,654	1,432	1,154	987	876	797
50,000	8,734	5,956	4,567	3,734	3,178	2,484	2,067	1,789	1,442	1,234	1,095	996
60,000	10,480	7,147	5,480	4,480	3,814	2,980	2,480	2,147	1,730	1,480	1,314	1,195
70,000	12,227	8,338	6,394	5,227	4,449	3,477	2,894	2,505	2,019	1,727	1,533	1,394
80,000	13,974	9,529	7,307	5,974	5,085	3,974	3,307	2,863	2,307	1,974	1,752	1,593
90,000	15,720	10,720	8,220	6,720	5,720	4,470	3,720	3,220	2,595	2,220	1,970	1,792
100,000	17,467	11,912	9,134	7,467	6,356	4,967	4,134	3,578	2,884	2,467	2,189	1,991

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	176	120	92	76	64	51						
2,000	351	240	184	151	128	101	84	73	59	51		
3,000	526	359	276	226	192	151	126	109	88	76	67	61
4,000	701	479	367	301	256	201	167	145	117	101	90	82
5,000	876	598	459	376	320	251	209	181	147	126	112	102
6,000	1,051	718	551	451	384	301	251	218	176	151	134	122
7,000	1,226	837	643	526	448	351	293	254	205	176	157	143
8,000	1,401	957	734	601	512	401	334	290	234	201	179	163
9,000	1,576	1,076	826	676	576	451	376	326	264	226	201	183
10,000	1,751	1,196	918	751	640	501	418	362	293	251	223	204
20,000	3,502	2,391	1,835	1,502	1,280	1,002	835	724	585	502	446	407
30,000	5,252	3,586	2,752	2,252	1,919	1,502	1,252	1,086	877	752	669	610
40,000	7,003	4,781	3,670	3,003	2,559	2,003	1,670	1,448	1,170	1,003	892	813
50,000	8,754	5,976	4,587	3,754	3,198	2,504	2,087	1,809	1,462	1,254	1,115	1,016
60,000	10,504	7,171	5,504	4,504	3,838	3,004	2,504	2,171	1,754	1,504	1,338	1,219
70,000	12,255	8,366	6,422	5,255	4,477	3,505	2,922	2,533	2,047	1,755	1,561	1,422
80,000	14,006	9,561	7,339	6,006	5,117	4,006	3,339	2,895	2,339	2,006	1,784	1,625
90,000	15,756	10,756	8,256	6,756	5,756	4,506	3,756	3,256	2,631	2,256	2,006	1,828
100,000	17,507	11,952	9,174	7,507	6,396	5,007	4,174	3,618	2,924	2,507	2,229	2,031

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	124	96	79	68	54						
2,000	358	247	191	158	136	108	91	80	66	58	52	
3,000	536	370	286	236	203	161	136	120	99	86	78	72
4,000	715	493	382	315	271	215	182	160	132	115	104	96
5,000	894	616	477	394	338	269	227	199	165	144	130	120
6,000	1,072	739	572	472	406	322	272	239	197	172	156	144
7,000	1,251	862	668	551	473	376	318	279	230	201	182	168
8,000	1,430	985	763	630	541	430	363	319	263	230	208	192
9,000	1,608	1,108	858	708	608	483	408	358	296	258	233	216
10,000	1,787	1,232	954	787	676	537	454	398	329	287	259	240
20,000	3,574	2,463	1,907	1,574	1,352	1,074	907	796	657	574	518	479
30,000	5,360	3,694	2,860	2,360	2,027	1,610	1,360	1,194	985	860	777	718
40,000	7,147	4,925	3,814	3,147	2,703	2,147	1,814	1,592	1,314	1,147	1,036	957
50,000	8,934	6,156	4,767	3,934	3,378	2,684	2,267	1,989	1,642	1,434	1,295	1,196

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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	4,054	3,220	2,720	2,387	1,970	1,720	1,554	1,435
70,000	12,507	8,618	6,674	5,507	4,729	3,757	3,174	2,785	2,299	2,007	1,813	1,674
80,000	14,294	9,849	7,627	6,294	5,405	4,294	3,627	3,183	2,627	2,294	2,072	1,913
90,000	16,080	11,080	8,580	7,080	6,080	4,830	4,080	3,580	2,955	2,580	2,330	2,152
100,000	17,867	12,312	9,534	7,867	6,756	5,367	4,534	3,978	3,284	2,867	2,589	2,391

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	127	99	82	71	57	49					
2,000	364	253	197	164	142	114	97	86	72	64	58	54
3,000	545	379	295	245	212	170	145	129	108	95	87	81
4,000	727	505	394	327	283	227	194	172	144	127	116	108
5,000	909	631	492	409	353	284	242	214	180	159	145	135
6,000	1,090	757	590	490	424	340	290	257	215	190	174	162
7,000	1,272	883	689	572	494	397	339	300	251	222	203	189
8,000	1,454	1,009	787	654	565	454	387	343	287	254	232	216
9,000	1,635	1,135	885	735	635	510	435	385	323	285	260	243
10,000	1,817	1,262	984	817	706	567	484	428	359	317	289	270
20,000	3,634	2,523	1,967	1,634	1,412	1,134	967	856	717	634	578	539
30,000	5,450	3,784	2,950	2,450	2,117	1,700	1,450	1,284	1,075	950	867	808
40,000	7,267	5,045	3,934	3,267	2,823	2,267	1,934	1,712	1,434	1,267	1,156	1,077
50,000	9,084	6,306	4,917	4,084	3,528	2,834	2,417	2,139	1,792	1,584	1,445	1,346
60,000	10,900	7,567	5,900	4,900	4,234	3,400	2,900	2,567	2,150	1,900	1,734	1,615
70,000	12,717	8,828	6,884	5,717	4,939	3,967	3,384	2,995	2,509	2,217	2,023	1,884
80,000	14,534	10,089	7,867	6,534	5,645	4,534	3,867	3,423	2,867	2,534	2,312	2,153
90,000	16,350	11,350	8,850	7,350	6,350	5,100	4,350	3,850	3,225	2,850	2,600	2,422
100,000	18,167	12,612	9,834	8,167	7,056	5,667	4,834	4,278	3,584	3,167	2,889	2,691

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 1877" 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	0.10*	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									
<p>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.</p> <p>* Payment Charges will be deducted from customer's Current Account or Savings Account/ Caj Bayaran akan ditolak daripada Akaun Semasa atau Akaun Simpanan pelanggan</p> <p>** 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 RM0.10 need to be added in which the amount payable is RM100.10 / Contoh: Sekiranya jumlah pembayaran adalah RM100 dan pelanggan memilih saluran pembayaran melalui Maybank2u, caj pembayaran berjumlah RM0.10 perlu ditambah di mana jumlah yang perlu dibayar ialah RM 100.10)</p>										
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 December 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 Disember 2018. Sekiranya terdapat perbezaan antara versi Bahasa Inggeris dan Bahasa Melayu maka versi Bahasa Inggeris hendaklah diguna pakai.										