

## **Frequently Asked Question (FAQ)**

1. What is Visa cash-out? Is it similar to a cash withdrawal?

Visa cash-out is the cash withdrawal performs by the Cardholder at the Point Of Sales (POS) when a purchase is made with AEON Member Plus Visa Card at participating merchants. This is different from a cash withdrawal where it is a process of withdrawing money from an account either by visiting Bank Teller Counter or using Automated Teller Machines (ATMs).

2. What can I enjoy from Visa cash-out?

Visa cash-out provides you an alternative way to withdraw your cash more convenience from AEON Member Plus Visa Card at any of the participating merchants. Additionally, you can enjoy the advantage of combining shopping and withdrawal of cash in one transaction. It is also a relatively safe and quick way to withdraw cash.

3. Where can I perform Visa cash-out?

You may perform Visa cash-out at any Visa participating merchants.

4. How do I know whether the merchant participates in Visa cash-out service?

You may refer to any marketing materials i.e. poster, wobblor or table tent that made available in the participating merchants' outlet. Samples as below:



5. What should I do to perform Visa cash-out service?

You may refer following steps to perform Visa cash-out:

- i. Make a purchase with your AEON Member Plus Visa Card at participating merchants
- ii. Inform cashier for Visa cash-out and preferred amount
- iii. Insert your card and enter your 6 digits PIN

6. Is Visa cash-out available on transactions performed overseas?

No. Visa cash-out is a domestic service.

7. What is the Visa cash-out limit?

The maximum Visa cash-out limit amount is RM500 per transaction (subject to combination of daily withdrawal limit) provided that a retail purchase is made by AEON Member Plus Visa Card only. The Visa cash-out amount can be lesser or greater than the purchase amount.

E.g. of combination of daily withdrawal limit:

- i. Cardholder withdraw via ATM → RM3,000 (2 times), cardholder still be able to perform cash-out of RM1,500 for the day (still can withdraw from ATM 1 time).
- ii. Cardholder withdraw via ATM → RM4,000 (3 times), cardholder still be able to perform cash-out of RM500 for the day (can't withdraw from ATM).

8. Is the Visa cash-out amount subject to a minimum purchase transaction amount?

Yes, the minimum purchase amount may be set by the participating merchants at their own discretion.

9. What is the minimum Card balance for me to be entitled to Visa cash-out?

There is no minimum Card balance required, however, you need to have sufficient balance to meet the total transaction amount.

10. Is there a fee charged to my Card for getting Visa cash-out?

No, it is free of charge.

11. Can I check my Card balance at the Point Of Sales (POS) after I performed Visa cash-out?

No, you are not able to check at the moment. You may check your Card balance via AEON Wallet, AEON Credit Service website, AEON Credit ATM or any cashier counter of AEON Group of Retailers.

12. Is there any risk exposures when I perform Visa cash-out at the POS?

Visa cash-out service provides you with secure withdrawal of cash where Visa cash-out transaction only can be approved with your verification via PIN.