

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 (hereinafter referred to as “the 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 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

AEON Member Plus Visa Card is a Visa Electronic Money payment instrument with payWave functionality that contains a monetary value which is pre-loaded by the Cardholder. The value will be deducted from the Card whenever retail or withdrawal transactions are made and spending is limited to the amount of money stored in the Card at the time of transaction. You are required to pre-load the card before making any transactions.

AND

Eligible Cardholders may be selected and tagged with below status:

- Express status, which referring to a membership status with specific privileges in the participation of the AEON Express Easy Payment at the participating merchants and Personal Financing Schemes.
- XPRESS+ status, which referring to a membership status that allow the Cardholders to enjoy instant approval in the participation of AEON Express Easy Payment at the participating merchants and Personal Financing Schemes.

2. AEON MEMBER PLUS VISA CARD ACCOUNT AND AEON MEMBER PLUS VISA CARD WITH EXPRESS AND XPRESS+ STATUS MEMBERSHIP

2.1 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:

- Payment Card for Point of Sale and card not present transactions where the Cardholder may purchase goods or services from merchants and debit the purchase from the Cardholder’s Prepaid Card Account,
- Cash withdrawal from the Cardholder’s Account at any AEON Credit’s ATMs, other ATMs which display the Visa and Plus logos, and
- Visa cash-out at participating merchants.

2.2 The Membership is managed by AEON Credit which entitles the Cardholder who with Express or XPRESS+ Status to enjoy the exclusive AEON Express Easy Payment at the participating merchants and Personal Financing Schemes.

3. ELIGIBILITY

3.1 AEON MEMBER PLUS VISA CARD

Applicant must be minimum 15 years of age.

Requirements		Malaysian	Permanent Resident of Malaysia	Other Nationality	
				Singaporean	Others
Applicant's Age: 18 Years and above					
<u>Any</u> of the identity documents,	Copy of NRIC (front & back)	√		√	√
	Copy of MyPR (front & back)		√		
	Copy of valid Passport*			√	√
AND	Copy of valid Work Permit*			√	√
Other	Malaysia's mailing address and valid mobile phone number	√	√		√
Applicant's Age: Aged at least 15 years old and above and less than 18 years old (Minor Applicant)					
<u>Any</u> of the Applicant's identity documents,	Copy of NRIC (front & back)	√		√	√
	Copy of MyPR (front & back)		√		
	Applicant's copy of valid Passport*			√	√
<u>Any</u> of the Parent's/ Legal Guardian identity documents,	Parent's / Guardian's copy of NRIC	√	√	√	√
	Parent's / Guardian's copy of MyPR	√	√	√	√
	Parent's / Guardian's valid Passport*	√	√	√	√
Others	Malaysia's mailing address and mobile phone number, and	√	√		√
	Applicant's Birth Certificate or Guardian Authorized Letter from relevant Authority, and	√	√	√	√
	Accepted, acknowledged & signed Indemnity Clause – Complete and duly signed by Applicant's Parent/Guardian	√	√	√	√

IMPORTANT:

All documents must be submitted in a clear copy.

* The Applicant's/ Applicant's Parent or Guardian Passport/ Work Permit Photo, Passport Number, Signature & Expiry Date must be clearly shown.

3.2 AEON MEMBER PLUS VISA CARD WITH EXPRESS AND XPRESS+ STATUS MEMBERSHIP

3.2.1 The Membership is by invitation only. Eligible Cardholder will receive an invitation via Email, SMS and Mail notification from AEON Credit.

3.2.2 Existing AEON Member Plus Visa Cardholder who qualified for AEON Member Plus Visa Card with Express or XPRESS+ Status will be automatically upgraded. Card replacement is not required for such upgrade in membership.

3.2.3 Eligible New Cardholder for AEON Member Plus Visa Card with Express or XPRESS+ Status will receive the physical card via direct mailing to the mailing address registered with AEON Credit.

4. ANNUAL FEE

4.1 AEON MEMBER PLUS VISA CARD

Annual fee of Ringgit Malaysia Twelve (RM12.00) upon issuance of the Card and annually during the anniversary month.

4.2 AEON MEMBER PLUS VISA CARD WITH EXPRESS AND XPRESS+ STATUS MEMBERSHIP

Annual fee is waived upon Cardholder with Express or XPRESS+ Status.

5. PROGRAMME

5.1 AEON POINT

5.1.1 Cardholder shall entitle to earn AEON Points with the following conditions:

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 payment except for the purchase and/or payment 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,
- Stamp Duty & Easy Payment,
- Sales and Services Tax ("SST"), and
- Any other exclusion item(s) determine by AEON Stores, AEON MaxValu, AEON Maxvalu Prime, AEON Wellness and AEON BiG Hypermarkets from time to time.

b) In the event that the Cardholder uses the Card for member recognition function only and make payment by using payment mode other than the 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 One Ringgit Malaysia (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. The sample transaction as follows:-
 - 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) The AEON Points will be credited into Cardholder's account within 48 hours after the retail transaction is completed.

5.1.2 This clause is only applicable to Cardholder with XPRESS+ status upon successful AEON Express Easy Payment and Personal Financing Schemes application made through instant approval in the participation of AEON Express Easy Payment at the participating merchants and Personal Financing Schemes. Loan Repayment AEON Points Earning as listed below:-

- a) AEON Credit shall reward the Cardholder with Two (2) AEON Points for every One Ringgit Malaysia (RM1.00) upon initial payment and subsequent prompt monthly repayment made for AEON Express Easy Payment and Personal Financing Schemes.
- b) AEON Points will be rewarded upon full and prompt initial payment, monthly repayment or early settlement based on full settlement amount is made on the respective AEON Express Easy Payment and Personal Financing Schemes.
- c) Any default payment, partial payment and late payment will not be eligible for AEON Points.
- d) The AEON Points will be rewarded based on amount specified in the agreement which is inclusive of principal loan amount and interest and shall be credited to the Cardholder's account on every month-end.
- e) AEON Points for Over Payment made on each month will only be rewarded on following month.

5.2 POINT ENQUIRY

Cardholder may check the latest AEON Points balance via the following channels:

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

5.3 POINT REDEMPTION

- a) Redemption of AEON Points only can be converted to cash value and

credited into Cardholder's AEON Member Plus Visa Card's account. There are two (2) redemption methods which are auto monthly conversion and manual point conversion.

- b) For Cardholder who opts for auto monthly conversion, AEON Points earned for the month will be converted during month-end.
- c) For Cardholder who opts for manual point conversion, AEON Points earned are accumulated in the AEON Member Plus Visa Card's account and Cardholder may perform redemption via www.aeoncredit.com.my, AEON Wallet or any other medium which will be made available from time to time with denomination of every 200 AEON Points (equivalent to Ringgit Malaysia One (RM1)). Cardholder shall be limited to perform only one (1) time point redemption in a day.
- d) The Cardholder will not be entitled to the AEON Credit's rewards & redemption program.
- e) The rewarded AEON Points are not transferable.

5.4 POINT VALIDITY

- a) The AEON Points earned are valid for up to three (3) years period from the year the AEON Points have been accumulated. Example: AEON Points earned from January 2017 to December 2017 is considered as AEON Points earned in year 2017 and will 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.

6.0 EXPRESS AND XPRESS+ AEON EXPRESS EASY PAYMENT AT THE PARTICIPATING MERCHANTS AND PERSONAL FINANCING SCHEMES

6.1 AEON MEMBER PLUS VISA CARD WITH EXPRESS STATUS

Cardholder is required to present AEON Member Plus Visa Card and NRIC for verification of membership.

6.2 AEON MEMBER PLUS VISA CARD WITH XPRESS+ STATUS

- a) To apply for XPRESS+ AEON Express Easy Payment and Personal Financing Scheme, the Cardholder is required to present the Instant Approval Code which can be found in AEON Credit website at www.aeoncredit.com.my to the participating merchants and Personal Financing Schemes.
- b) Only Instant Approval Code which is within the validity period will be accepted by the Participating Merchant for instant approval.
- c) AEON Credit reserves the right, from time to time, to change, to restrict, suspend or otherwise alter the Eligible Loan Limit assigned to the Member with or without prior notice.
- d) Any dispute regarding the Eligible Loan Limit must be directed to AEON Credit Customer Service Centre within Fourteen (14) days from the said dispute.

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

7.1 Special Priced Items in AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarket, provided that the Card shall be valid during the time of purchase and has not been cancelled by AEON Credit for any reason whatsoever.

7.2 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 and has not been cancelled by AEON Credit for any reason whatsoever.

8.0 CHARGES, BREACH AND TERMINATION

8.1 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.

8.2 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.

8.3 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.

9.0 GENERAL INFORMATION

9.1 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.

9.2 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.

9.3 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.

- 9.4 Participating merchant do not have any authority, express or implied, to make any representation, warranty or statement on behalf of AEON Credit.
- 9.5 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.