

Notice: Revision on AEON Credit Card Terms and Condition

Dear Valued Cardholders,

Effective 2 October 2019, clause 20 'Minimum Payment and Finance Charge on Retail Purchases' in AEON Credit Card Terms and Condition will be revised to reflect the new minimum monthly repayment calculation as follow:

- 5% of Current Balance* + 100% Service Tax (if any) + 100% Monthly Instalment **+ 100% Past Due amount (if any) **OR**
- RM 50; whichever is higher.

*Current Balance = Retail transactions (*if any*) + Cash Advance amount (*if any*) + Finance Charges and Fees (*if any*)

Only applicable for monthly instalment programme approved from **2 October 2019 onwards.

The Management

AEON Credit Service (M) Berhad

FAQ on Minimum Monthly Payment

Q1 : What is the minimum monthly repayment?

Minimum monthly repayment is calculated by:

- 5% of Current Balance + 100% Service Tax (if any) + 100% Monthly Instalment + 100% Past Due amount **OR**
- RM 50; whichever is higher.

Note: Current Balance = Retail transactions (if any) + Cash Advance amount (if any) + Finance charges and Fees (if any)

Q2 : What if I failed to pay the minimum monthly repayment?

Late payment charge will incur and your minimum monthly repayment balance will be carried to next month's minimum monthly repayment.

Example (a): November 19 Credit Card Statement – Minimum Monthly Repayment RM50

Date	Description	Amount (RM)
	Previous Statement Balance	1,000.00
02/12/19	Payment Received	40.00
	Closing Balance	960.00

Example (b): December 19 Credit Card Statement - Minimum Monthly Repayment RM60

Date	Description	Amount (RM)
	Previous Statement Balance	960.00
10/12/19	Late Payment Charge	10.00
10/12/19	Finance Charge	14.40
	Closing Balance*	984.40

* Closing Balance (RM984) = Previous statement balance (RM960) + late payment charge (RM10) + Finance charge (RM14.40) + Monthly Repayment (RM50) + Past Due Monthly Repayment (RM10.00)