

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) Berhad (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. 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 Inc. (“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 available in the Card at the time of transaction. You are required to pre-load the Card before making any transactions.

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

2.1 Cardholders Status

Eligible Cardholders may be selected and tagged with either one or both of the following status:

- a) Express Status: A membership status with specific privileges in the participation of the AEON Express Easy Payment at the participating merchants and Personal Financing Schemes.
- b) XPRESS+ Status: A membership status that allows the Cardholders to enjoy instant approval in the participation of AEON Express Easy Payment at the participating merchants and Personal Financing Schemes.

2.2 The membership is by invitation only. Eligible Cardholder will receive an invitation via Email or SMS or post notification from AEON Credit.

2.3 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.

2.4 Upon receiving SMS invitation, eligible new Cardholder for AEON Member Plus Visa Card with Express Status may visit the nearest AEON Credit branch or AEON Card Kiosk for card application and collection.

2.5 Eligible new Cardholder for AEON Member Plus Visa Card with XPRESS+ Status will receive the physical Card via courier to the mailing address registered with AEON Credit.

3. CARD TRANSACTION

The Card is integrated with the AEON Member Plus Visa Card Program. The prepaid card facility in the Card can be used for:

- a) 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;
- b) Cash withdrawal from the Cardholder's Account at any AEON Credit's ATMs or other ATMs which display the VISA and Plus System, Inc ("PLUS") logos; and
- c) Visa Cash-Out (cash withdrawal performs by the Cardholder at the Point Of Sales ("POS") at participating merchants.

4. ELIGIBILITY

4.1 AEON Member Plus Visa Card

Applicant must be at 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 ¹			√	√
AND	Copy of valid Work Permit ¹			√	√
Other	Malaysia's mailing address and valid mobile phone number	√	√	√ ²	√ ²
Applicant's Age: 15 years old 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)		√		
	AND Applicant's copy of valid Passport ¹			√	√
<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	√	√	√	√
	AND Parent's / Guardian's valid Passport ¹	√	√	√	√
Others	Malaysia's mailing address and valid mobile phone number	√	√	√ ²	√ ²
	Applicant's Birth Certificate or Guardian Authorized Letter from relevant Authority	√	√	√	√
	Accepted, acknowledged & signed Indemnity Clause – Complete and duly signed by Applicant's Parent/Guardian	√	√	√	√

¹All details in the documents (including but not limited the Applicant's/ Applicant's parent or guardian passport/ work permit photo, passport number, signature & expiry date) must be clear and legible.

²Singapore's mailing address and valid mobile phone number are acceptable in the absence of Malaysia's mailing address or valid mobile phone number.

5. ANNUAL FEE

5.1 AEON Member Plus Visa Card

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

5.2 AEON Member Plus Visa Card with Express or XPRESS+ Status membership

Annual fee is waived for the first year and Ringgit Malaysia Twelve (RM12.00) will be charged annually on the subsequent anniversary month.

6. PROGRAMME

6.1 AEON Point

6.1.1 Cardholder shall be entitled 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;
- Parking fee at AEON Malls, AEON Stores and AEON BiG Hypermarkets;
- Sales and Services Tax ("SST"); and
- Any other exclusion item(s) determined 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 any payment transaction.

d) AEON Points will be rewarded based on the ringgit value of the transaction.

e) The AEON Points will be credited into Cardholder's account within 48 hours after the retail transaction is completed and

except for the purchase of electrical item(s) made in AEON Stores that requires delivery which AEON Points will be credited within seven (7) days after the electrical item(s) has been delivered and accepted by the Cardholder.

6.1.2 For Cardholder with XPRESS+ status with approved AEON Express Easy Payment and Personal Financing Schemes made through instant approval at the participating merchants:-

- 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 the principal loan amount and interest and shall be credited to the Cardholder's account on every month-end.
- e) AEON Points for advance payment made on each month will only be rewarded in the following month.

6.2 Points 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.

6.3 Points Redemption

- a) AEON Points earned are accumulated in the AEON Member Plus Visa Card's account. AEON Points can only be redeemed to cash value and credited into Cardholder's AEON Member Plus Visa Card account.
- b) 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). Redemption is limited to only one (1) time per day.
- c) The Cardholder will not entitled to the AEON Credit's other credit cards rewards & redemptions program.
- d) The AEON Points earned herein are non-transferable.

6.4 Points Validity

The AEON Points earned are valid for up to three (3) years period from the year the AEON Points were accumulated.

7. AEON EXPRESS EASY PAYMENT AND PERSONAL FINANCING SCHEMES AT THE PARTICIPATING MERCHANTS

7.1 AEON Member Plus Visa Card with Express Status membership

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

7.1 AEON Member Plus Visa Card with XPRESS+ Status membership

- 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 at 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 financing limit assigned to the Cardholder with or without prior notice.

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

Provided that the Card is valid at the time of transaction, the Cardholder is entitled for the following:

8.1 "Special Priced Items" in AEON Stores, AEON MaxValu, AEON MaxValu Prime, AEON Wellness and AEON BiG Hypermarket;

8.2 Exclusive Invites

The Cardholder may receive 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;

8.3 Special Parking Rate

Applicable to selected AEON Malls and AEON BiG Hypermarkets as listed in <https://bit.ly/37cAZJM> where the Cardholder may be entitled for free parking for the first two (2) hours. Mode of discount are as listed below:-

a) Autopay Machine

- I. Cardholder must tap the Card on the dedicated terminal at the autopay machine.
- II. Parking discount shall be given upon successful tap of the Card on the respective Visa terminal.

b) Gantry

- I. Cardholder must tap the Card on the dedicated terminal at the

selected AEON Malls' and AEON BiG Hypermarkets' parking entry and exit lane.

II. A minimum Card balance of Ringgit Malaysia Fifteen (RM15.00) is required for parking entrance. Parking fee will be charged upon exit when the Cardholder tap the Card at the dedicated terminal.

c) Parking Ticket Counter

Cardholder must presents the Card and the parking ticket at the Parking Ticket Counter at the selected AEON BiG Hypermarkets for parking discount validation.

9. CHARGES, BREACH AND TERMINATION

9.1 The Card and all related benefits are offered at the sole discretion of AEON Credit and AEON Credit shall have the sole discretion to immediately suspend and /or terminate the Card at any time in any event including but not limited to any abuse of the Card, failure to comply with this AEON Member Plus Visa Card General Information and the applicable terms and conditions or fraud or misinterpretation of any information in connection with the Card.

9.2 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 benefits) by giving the Cardholder twenty one (21) calendar days' notice via AEON website or any other channels as it deems appropriate.

9.3 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 pursuant thereto.

10. GENERAL INFORMATION

10.1 Any notice, communication, summary or other Card materials in connection with the Card and/or these AEON Member Plus Visa Card General Information will be updated on the AEON Credit website.

10.2 AEON Credit hereby disclaims any product warranty or merchantability of the products or items purchased from the participating merchant. AEON Credit further disclaims any responsibility for, any offer, advertisement, representation or other statement made by any other person, including participating merchants.

10.3 Participating merchants do not have any authority, express or implied, to make any representation, warranty or statement on behalf of AEON Credit.

10.4 The Cardholder is further advised to visit AEON Credit's website at www.aeoncredit.com.my regularly to view any further updates to this AEON Member Plus Visa Card General Information.

10.5 The Cardholder may direct any enquiries pertaining to the Card or this AEON Member Plus Visa Card General Information by contacting our AEON Customer Care at 03-2719 9999.