

## Terms and Conditions

### AEON Credit Service (M) Berhad

#### AEON Member Switch Over Campaign – Annual Fee Waiver

#### **1.0 Campaign Period**

- 1.1 This Campaign is organized by AEON Credit Service (M) Berhad (“AEON Credit”) and will commence from 1<sup>st</sup> July 2019 to 31<sup>st</sup> December 2021, both dates inclusive (“Campaign Period”).

#### **2.0 Eligibility**

- 2.1 The Campaign is open to all AEON Member who satisfies the following requirements:
  - I) Existing valid AEON Member Card;
  - II) Is a Principal Cardholder and shall be of the age of eighteen (18) years and above;
  - III) Cardholder agrees to terminate the AEON Member Card and sign up for AEON Member Plus Visa Card during the Campaign Period.
- 2.2 The Campaign is also open to valid AEON Member who currently holds AEON Member Plus Visa Card and agrees to terminate AEON Member Card during the Campaign Period.

#### **3.0 Annual Fee Waiver Mechanic**

- 3.1 To qualify for the annual fee waiver, AEON Member Plus Visa Card must be successfully approved during the Campaign Period.
- 3.2 Annual fee waiver entitlement is subject to the year(s) of waiver as printed on the acknowledgement slip, which will be provided upon successful termination of the AEON Member Card.
- 3.3 The year(s) of annual fee waiver are based on the application date of AEON Member Plus Visa Card.
- 3.4 The annual fee for a year is equivalent to value of Ringgit Malaysia Twelve (RM12.00).
- 3.5 The points and rebates accumulated from the AEON Member Card will not be carried forward to the new AEON Member Plus Visa Card.
- 3.6 The annual fee waiver will be reflected in the AEON Member Plus Visa Cardholder’s statement and AEON Wallet.

#### **4.0 General Terms and Conditions**

- 4.1 By participating in this Campaign, the Eligible Cardholders are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein.
- 4.2 Annual fee specified by AEON Credit from time to time, charged by AEON Credit and payable by the Cardholder to AEON Credit upon activation of the Card and annually from the month of issuance.
- 4.3 In consideration of next annual fee payment, the Cardholder expressly agree for AEON Credit to make deduction from the Card balance and/or AEON Points balance. The Cardholder must ensure that sufficient balance is in the Card to cover for annual fee. AEON Points balance will be deducted automatically in full or in partial for the annual fee payment if there is insufficient balance available in the Card. Failure obligation to make annual fee payment to AEON Credit, the member function in the Card shall be temporarily disabled.
- 4.4 All Eligible Cardholders are bound by the Terms and Conditions contain herein and AEON Credit reserves the right and discretion to suspend and/or terminate the Campaign or vary the Terms and Conditions of the Campaign with prior notice.

- 4.5 AEON Credit reserves the right to disqualify the Eligible Cardholders from receiving the reward in the event the Eligible Cardholders do not comply with any of these Terms and Conditions, or has committed fraudulent or wrongful acts in relation to their AEON Credit Card and/or any transactions made thereof.
- 4.6 AEON Credit shall not be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, natural disasters, technical or system failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the reward.
- 4.7 These Terms and Conditions supersede any previous Terms and Conditions stated in any other promotional or advertising materials.
- 4.8 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Member Plus Visa Card General Information. These Terms and Conditions may be amended from time to time, and in the event of any discrepancy or inconsistency between the Terms and Conditions herein and those contained in the AEON Member Plus Visa Card General Information, the Terms and Conditions set out herein shall prevail in so far as they apply to the Campaign.
- 4.9 AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions at any time with notice. For the avoidance of doubt, unless expressly stated otherwise cancellation, termination or suspension by AEON Credit, the Eligible Cardholders shall not be entitled to any claim or compensation against AEON Credit for any and all loss or damage suffered or incurred by the Eligible Cardholders whether as a direct or indirect result of the act of cancellation, termination or suspension.
- 4.10 The Eligible Cardholders shall not promise, offer, commit, give or accept any form of gratification or consideration of any kind as an inducement or reward for doing or forbearance to do any act to obtain any form of benefit from AEON Credit. The Eligible Cardholders shall comply with all anti-corruption or anti-bribery laws, policies or regulations including AEON Credit's Anti-Bribery Policy which can be found at AEON Credit's website. In the event that AEON Credit has reasonable ground to believe that the Eligible Cardholders have not complied with this provision then AEON Credit may, in its sole discretion terminate the Eligible Cardholders' participations without prejudice to any remedy available to it.
- 4.11 These terms and conditions may be amended from time to time and in the event of inconsistency, these terms and conditions shall supersede any previous Terms and Conditions stated in any other promotional or advertising materials.
- 4.12 The Terms and Conditions herein shall be governed by and construed under the laws of Malaysia.