

**Terms and Conditions**  
**AEON Credit Card Contest: Raya Campaign (“Contest”)**

**1.0 Campaign Period**

1.1 This Contest is organised by AEON Credit Service (M) Berhad (“AEON Credit”) which will commence from 12<sup>th</sup> March 2022 to 30<sup>th</sup> June 2022, both dates inclusive (“Contest Period”).

**2.0 Eligibility**

2.1 The Contest is open to all new and existing Principal and Supplementary Cardholders of AEON Platinum Visa/MasterCard, AEON Gold Visa/MasterCard, AEON Classic Visa/MasterCard, NEW AEON Gold Visa/MasterCard, NEW AEON Classic Visa/MasterCard, Japan Club of Kuala Lumpur Gold Visa and AEON BiG Gold/Classic Visa (“Eligible Cardholders”).

2.2 The following persons are **NOT** eligible to participate in this Contest:

- a) Employees of AEON Credit, advertising agencies, Contest service provider of AEON Credit (including it’s affiliated, related companies and their immediate family members).
- b) Any principal AEON Credit cardholders who have cancelled his/her AEON Credit Card within the last twelve (12) months before the date of approval of his/her newly applied AEON Credit principal credit card during the Contest Period.
- c) Any cardholder whose account is not in order, who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, service or accommodation granted by AEON Credit.

**3.1 Qualifying Conditions**

3.1 To participate in this Contest, Eligible Cardholders are required to earn minimum one (1) entry to stand a chance to win Prizes as stipulated in clause 4.1.

3.2 Number of Contest entry(ies) is determined by requirement as set out in below table:

How to Participate	Requirement	Number of Entry(ies)
<b>New application</b>	New credit card application between 12 <sup>th</sup> March 2022 and 30 <sup>th</sup> June 2022 and application is approved during the Contest Period with minimum RM100 spend within 30 days	10
<b>Balance Transfer, Flexi Payment Plan or Instalment Payment Plan</b>	Eligible Cardholder with successful 0% Instalment Payment Plan (IPP) transaction, application of Balance Transfer (BT), application of Flexi Payment Plan (FPP) or Cash Advance.	5
<b>Recurring Spend for Auto-billing payment or e-Wallet</b>	For every payment made for Auto billing on telco (MCC 4812, 4814) utilities (4900), subscription merchant (5968), cable TV (4899) and e-Wallet Card Linked transaction (6540).	3





<b>AEON Retailers</b> <b>(a) AEON Stores</b> <b>(b) AEON BiG</b> <b>Hypermarkets</b> <b>(c) AEON MaxValu</b> <b>Prime</b> <b>(d) AEON Wellness</b>	Minimum payment of RM100 in a single transaction using AEON Credit Card	3
<b>Other Transactions</b> <b>(restaurant, cinema,</b> <b>retails and etc.)</b>	Minimum payment of RM100 in a single transaction using the AEON Credit Card	1

**3.3** Transactions made by Supplementary Cardholder will be taken as the Principal Cardholder's spend. Only the Principal Cardholder will be entitled to earn entry(ies).

**3.4** This Contest is not applicable for disputed transactions, late payment charges, reversals, and other fees and charges.

#### **4.0 Prize/ Cashback**

**4.1** Eligible Cardholders will stand a chance to win the Prize as stipulated in table below

<b>Category</b>	<b>Prizes</b>	<b>Value</b>	<b>Number of winners</b>
<b>Grand Prize</b>	Thermomix TM6 	RM7,000	5
<b>Second Prize</b>	Dyson V12 Detect Slim Absolute Extra 	RM4,000	4
<b>Third Prize</b>	Xiaomi Mi Robot Vacuum Mop-P2 	RM1700	3
<b>Special Prize</b>	Electrolux Air Purifier 	RM900	25

**4.2** For avoidance of doubt, each Eligible Cardholder will stand a chance to win one (1) Prize throughout all categories of prizes in this Contest.

- 4.3** AEON Credit reserves the right to replace the prizes with another prize of the same value without prior notice in the event that the listed prizes are unavailable at the point of time delivery takes place.
- 4.4** First 1,000 Eligible Cardholders with minimum transaction of RM100 in a single receipt will earn RM15 Monthly Early Birds Cashback Reward, as per below Cashback capping:

Transaction Month	Cashback capping per Cardholder per month	Cashback pool capping	Cashback Fulfilment Date
12- 31 March 2022	RM15	RM15,000	May 2022
1 – 30 April 2022		RM15,000	June 2022
1 – 31 May 2022		RM15,000	July 2022
1 – 30 June 2022		RM15,000	August 2022

- 4.5** Each Eligible Cardholders able to earn maximum RM15 cashback per month throughout the Contest Period.

## **5.0 Selection of Winners**

- 5.1** Winners of the Contest will be shortlisted within 60 days after Contest Period ends. The Winners will be shortlisted through a system-generated random draw.
- 5.2** The shortlisted Eligible cardholders will be contacted by AEON Credit's representatives at any time from 9.00 am – 6.00 pm (Monday- Friday) at the mobile phone numbers registered or recorded in AEON Credit system.
- 5.3** The shortlisted Winners will be required to answer 1 question.
- 5.4** If shortlisted Winner is not able to answer the question correctly, he/she will be disqualified and the next Eligible Cardholder in sequence will be shortlisted and contacted to answer the question.
- 5.5** In the event the shortlisted Winner is not contactable after three (3) attempts on the same day for whatsoever reason(s); or the shortlisted Winner wishes to withdraw from the Contest upon being contacted, he/she shall be deemed disqualified from the Contest. The Next(s)-In-Line shortlisted cardholders shall then be contacted and potentially be rewarded with the Prize.
- 5.6** Fulfilment of Prizes will be via mailing to registered residence address or cardholder's e-mail address provided during application.

## **6.0 General Terms and Conditions**

- 6.1** By participating in this Contest, the Eligible Cardholder is deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein.
- 6.2** At the time of awarding the Cashback or Prize, the account of the Eligible Cardholders must be prompt and in good standing.
- 6.3** The Cashback and Prize is not transferable to any third party, non-negotiable and non-exchangeable for other redemption item(s).

- 6.4** AEON Credit shall have the sole and absolute discretion to vary the date and the frequency of crediting the prize. The Prize may be withdrawn or cancelled by AEON Credit if any purchase made by the Eligible Cardholder under this Contest is voided, cancelled, refunded and/or fraudulent.
- 6.5** AEON Credit shall not be responsible for any failure or delay in the transmission of evidence of sales transaction by VISA international Incorporated, Revenue Master, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardholder being omitted from the fulfilment process.
- 6.6** AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Contest 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 any such cancellation, termination or suspension by AEON Credit, the Eligible Cardholder 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 Cardholder whether as a direct or indirect result of the act of cancellation, termination or suspension.
- 6.7** AEON Credit reserves the right to disqualify the Eligible Cardholder from receiving the prize in the event the Eligible Cardholder does not comply with any of these Term and Conditions, or has committed fraudulent or wrongful acts in relation to their AEON Credit Card and/or any transactions made thereof.
- 6.8** 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 prize.
- 6.9** By participating in the Contest, it is deemed that the Eligible Cardholder:
- a) consent AEON Credit to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to the participation in the Contest; and
  - b) consent AEON Credit to disclose their personal information such as their names, addresses, telephone numbers and shall be used only in relation to and for purposes of the Contest; and
  - c) Consent that their photos or video clips to be used for current or future advertising and/or publicity in relation to the Contest without any claim for payment nor compensation.
- 6.10** These Terms and Conditions supersede any previous Terms and Conditions stated in any other promotional or advertising materials.
- 6.11** The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Credit 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 Credit Card General

Information, the Terms and Conditions set out herein shall prevail in so far as they apply to the Contest.

- 6.12** 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.
- 6.13** The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.