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**PRODUCT DISCLOSURE SHEET AEON I-CASH PERSONAL FINANCING / HELAIAN PENDEDAHAN PRODUK PEMBIAYAAN PERIBADI AEON I-CASH**

Please read this Product Disclosure Sheet before you decide to sign on the terms and conditions for the AEON i-Cash Personal Financing. Make sure you read the general terms & conditions. /

Sila baca Helaian Pendedahan Produk ini sebelum anda membuat keputusan untuk menandatangani terma-terma dan syarat-syarat Peribadi AEON i-Cash. Pastikan anda membaca terma-terma dan syarat-syarat.

1.	<p><b>What is this product about? / Apakah produk ini?</b>          AEON i-Cash Personal Financing is an unsecured financing facility, which is calculated on a fixed profit rate resulting in fixed installment payments throughout the financing tenure. <i>Pembiayaan Peribadi AEON i-Cash adalah kemudahan pinjaman tanpa cagaran yang di hitung dengan kadar keuntungan tetap sepanjang tempoh pembiayaan.</i></p>						
2.	<p><b>What is the applicable Shariah concept? / Apakah konsep Shariah yang digunakan?</b>          The applicable Shariah concept is based on Shariah principle of Tawarruq. / <i>Konsep Shariah berasaskan konsep Tawarruq.</i></p> <p>Upon approval of the Facility, AEON Credit will act as the Customer's sole and exclusive agent in buying and selling the Commodity through the following Commodity Murabahah transactions based on the Shariah principle of Tawarruq. / <i>Apabila Kemudahan diluluskan, AEON Credit akan bertindak sebagai ejen tunggal dan eksklusif Pelanggan dalam jual beli komoditi melalui urus niaga komoditi Murabahah berdasarkan Syariah prinsip Tawarruq:</i></p> <p>(i) Upon approval of the application, AEON Credit will offer the Facility via short message system (SMS). Upon receiving the Customer's reply to accept the Facility via SMS, AEON Credit will purchase the Commodity (tele-communication airtime) at a cost price which is equivalent to the Purchase Price / Financing Amount. / <i>Setelah permohonan diluluskan, AEON Credit akan menawarkan Kemudahan itu melalui sistem pesanan ringkas (SMS). Setelah menerima jawapan Pelanggan melalui SMS untuk menerima Kemudahan itu, AEON Credit akan membeli Komoditi (tele-komunikasi) pada harga yang bersamaan dengan Harga Pembelian / Amaun Pembiayaan;</i></p> <p>(ii) Upon transfer of the ownership of the Commodity to AEON Credit, AEON Credit will then sell the Commodity to the Customer at the Deferred Sale Price which shall be payable by the Customer to AEON Credit by way of instalments or deferred payment basis. The Customer will buy the Commodity at the Deferred Sale Price. The Murabahah sale transaction is concluded via SMS. / <i>Apabila pemilikan Komoditi telah berpindah kepada AEON Credit, AEON Credit kemudiannya akan menjual Komoditi tersebut kepada Pelanggan pada Harga Jualan berdasarkan Murabahah yang akan dibayar oleh Pelanggan kepada AEON Credit dengan cara pembayaran ansuran atau pembayaran tertunda. Pelanggan akan membeli Komoditi yang sama pada Harga Jualan. Transaksi jualan Murabahah diselesaikan menerusi SMS;</i></p> <p>(iii) Upon completion of item (i) and (ii) above, AEON Credit, acting as the Customer's agent will sell the Commodity to a third party commodity trader at the cost price which is equivalent to the Purchase Price / Financing Amount. The proceeds from the sale of the Commodity will be credited into the Customer's account during the disbursement of the Facility. / <i>Setelah selesai perkara (i) dan (ii) di atas, AEON Credit, yang bertindak sebagai ejen Pelanggan akan menjual Komoditi kepada pihak ketiga komoditi pedagang pada harga kos Komoditi itu yang bersamaan dengan Harga Pembelian / Amaun Pembiayaan. Hasil daripada jualan Komoditi akan dikreditkan ke dalam akaun Pelanggan semasa pembayaran Kemudahan itu.</i></p>						
3.	<p><b>What do I get from this product? / Apa yang saya dapat daripada produk ini?</b></p> <p><input type="checkbox"/> Minimum facility amount of RM1,000 and maximum amount of RM100,000 (based on credit assessments) / <i>Amaun kemudahan minimum adalah RM1,000 dan amaun maksimum adalah RM100,000 (berdasarkan penilaian kredit).</i></p> <p><input type="checkbox"/> Financing tenure from 6 months to 84 months. <i>Tempoh pembiayaan dari 6 bulan hingga 84 bulan.</i></p> <p><input type="checkbox"/> Profit Rate varies from 0.66% to 1.5% per month depending on customer's credit profile. / <i>Kadar keuntungan adalah di antara 0.66% dan 1.5% sebulan, tertakluk kepada penilaian kredit</i></p> <table border="1" data-bbox="177 1854 1497 2045"> <thead> <tr> <th data-bbox="177 1854 839 1921">Financing Amount (RM) / Amaun Pembiayaan (RM)</th> <th data-bbox="839 1854 1497 1921">Profit Rate / Kadar Keuntungan</th> </tr> </thead> <tbody> <tr> <td data-bbox="177 1921 839 1966">RM1,000 - RM100,000</td> <td data-bbox="839 1921 1497 1966">0.66% to 1.50% per month / sebulan</td> </tr> <tr> <td data-bbox="177 1966 839 2045">Effective Profit Rate / Kadar Keuntungan Efektif</td> <td data-bbox="839 1966 1497 2045">13.57% - 14.31% up to/hingga 27.46% - 31.72% per annum / setahun</td> </tr> </tbody> </table>	Financing Amount (RM) / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan	RM1,000 - RM100,000	0.66% to 1.50% per month / sebulan	Effective Profit Rate / Kadar Keuntungan Efektif	13.57% - 14.31% up to/hingga 27.46% - 31.72% per annum / setahun
Financing Amount (RM) / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan						
RM1,000 - RM100,000	0.66% to 1.50% per month / sebulan						
Effective Profit Rate / Kadar Keuntungan Efektif	13.57% - 14.31% up to/hingga 27.46% - 31.72% per annum / setahun						

4. **Where can I apply this product? / Di mana saya boleh memohon produk ini?**  
 Interested applicants may apply at any AEON Credit Service branches or service counters. / *Pemohon yang berminat boleh memohon di mana-mana cawangan atau kaunter servis AEON Credit Service.*

5. **What are my obligations? / Apakah tanggungjawab saya?**  
 Monthly repayment is calculated based on the Financing Amount, Financing Tenure and Customer Status / *Pengiraan bayaran ansuran bulanan adalah berdasarkan Amaun Pembiayaan, Tempoh Pembiayaan dan Status Pelanggan*

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.66% per month / sebulan (RM1,000 – RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	174	118	90	74	63							
2,000	347	236	180	147	125	97	80	69	55			
3,000	520	354	270	220	187	145	120	104	83	70	62	56
4,000	694	471	360	294	249	194	160	138	110	94	82	75
5,000	867	589	450	367	311	242	200	172	138	117	103	93
6,000	1,040	707	540	440	373	290	240	207	165	140	123	112
7,000	1,213	824	630	513	436	338	280	241	193	163	144	130
8,000	1,387	942	720	587	498	387	320	276	220	187	164	149
9,000	1,560	1,060	810	660	560	435	360	310	247	210	185	167
10,000	1,733	1,178	900	733	622	483	400	344	275	233	205	186
20,000	3,466	2,355	1,799	1,466	1,244	966	799	688	549	466	410	371
30,000	5,198	3,532	2,698	2,198	1,865	1,448	1,198	1,032	823	698	615	556
40,000	6,931	4,709	3,598	2,931	2,487	1,931	1,598	1,376	1,098	931	820	741
50,000	8,664	5,886	4,497	3,664	3,108	2,414	1,997	1,719	1,372	1,164	1,025	926
60,000	10,396	7,063	5,396	4,396	3,730	2,896	2,396	2,063	1,646	1,396	1,230	1,111
70,000	12,129	8,240	6,296	5,129	4,351	3,379	2,796	2,407	1,921	1,629	1,435	1,296
80,000	13,862	9,417	7,195	5,862	4,973	3,862	3,195	2,751	2,195	1,862	1,640	1,481
90,000	15,594	10,594	8,094	6,594	5,594	4,344	3,594	3,094	2,469	2,094	1,844	1,666
100,000	17,327	11,772	8,994	7,327	6,216	4,827	3,994	3,438	2,744	2,327	2,049	1,851

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.75% per month / sebulan (RM1,000 – RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	175	119	91	75	64							
2,000	349	238	182	149	127	99	82	71	57			
3,000	523	356	273	223	190	148	123	106	85	73	65	59
4,000	697	475	364	297	253	197	164	142	114	97	86	78
5,000	871	594	455	371	316	246	205	177	142	121	107	98
6,000	1,045	712	545	445	379	295	245	212	170	145	129	117
7,000	1,220	831	636	520	442	345	286	247	199	170	150	136
8,000	1,394	949	727	594	505	394	327	283	227	194	172	156
9,000	1,568	1,068	818	668	568	443	368	318	255	218	193	175
10,000	1,742	1,187	909	742	631	492	409	353	284	242	214	195
20,000	3,484	2,373	1,817	1,484	1,262	984	817	706	567	484	428	389
30,000	5,225	3,559	2,725	2,225	1,892	1,475	1,225	1,059	850	725	642	583
40,000	6,967	4,745	3,634	2,967	2,523	1,967	1,634	1,412	1,134	967	856	777
50,000	8,709	5,931	4,542	3,709	3,153	2,459	2,042	1,764	1,417	1,209	1,070	971
60,000	10,450	7,117	5,450	4,450	3,784	2,950	2,450	2,117	1,700	1,450	1,284	1,165
70,000	12,192	8,303	6,359	5,192	4,414	3,442	2,859	2,470	1,984	1,692	1,498	1,359
80,000	13,934	9,489	7,267	5,934	5,045	3,934	3,267	2,823	2,267	1,934	1,712	1,553
90,000	15,675	10,675	8,175	6,675	5,675	4,425	3,675	3,175	2,550	2,175	1,925	1,747
100,000	17,417	11,862	9,084	7,417	6,306	4,917	4,084	3,528	2,834	2,417	2,139	1,941

5.

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.8% per month / sebulan (RM1,000 – RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	175	120	92	75	64							
2,000	350	239	183	150	128	100	83	72	58			
3,000	524	358	274	224	191	149	124	108	87	74	66	60
4,000	699	477	366	299	255	199	166	144	116	99	88	80
5,000	874	596	457	374	318	249	207	179	145	124	110	100
6,000	1,048	715	548	448	382	298	248	215	173	148	132	120
7,000	1,223	834	640	523	445	348	290	251	202	173	154	140
8,000	1,398	953	731	598	509	398	331	287	231	198	176	160
9,000	1,572	1,072	822	672	572	447	372	322	260	222	197	180
10,000	1,747	1,192	914	747	636	497	414	358	289	247	219	200
20,000	3,494	2,383	1,827	1,494	1,272	994	827	716	577	494	438	399
30,000	5,240	3,574	2,740	2,240	1,907	1,490	1,240	1,074	865	740	657	598
40,000	6,987	4,765	3,654	2,987	2,543	1,987	1,654	1,432	1,154	987	876	797
50,000	8,734	5,956	4,567	3,734	3,178	2,484	2,067	1,789	1,442	1,234	1,095	996
60,000	10,480	7,147	5,480	4,480	3,814	2,980	2,480	2,147	1,730	1,480	1,314	1,195
70,000	12,227	8,338	6,394	5,227	4,449	3,477	2,894	2,505	2,019	1,727	1,533	1,394
80,000	13,974	9,529	7,307	5,974	5,085	3,974	3,307	2,863	2,307	1,974	1,752	1,593
90,000	15,720	10,720	8,220	6,720	5,720	4,470	3,720	3,220	2,595	2,220	1,970	1,792
100,000	17,467	11,912	9,134	7,467	6,356	4,967	4,134	3,578	2,884	2,467	2,189	1,991

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 0.84% per month / sebulan (RM1,000 – RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	176	120	92	76	64							
2,000	351	240	184	151	128	101	84	73	59			
3,000	526	359	276	226	192	151	126	109	88	76	67	61
4,000	701	479	367	301	256	201	167	145	117	101	90	82
5,000	876	598	459	376	320	251	209	181	147	126	112	102
6,000	1,051	718	551	451	384	301	251	218	176	151	134	122
7,000	1,226	837	643	526	448	351	293	254	205	176	157	143
8,000	1,401	957	734	601	512	401	334	290	234	201	179	163
9,000	1,576	1,076	826	676	576	451	376	326	264	226	201	183
10,000	1,751	1,196	918	751	640	501	418	362	293	251	223	204
20,000	3,502	2,391	1,835	1,502	1,280	1,002	835	724	585	502	446	407
30,000	5,252	3,586	2,752	2,252	1,919	1,502	1,252	1,086	877	752	669	610
40,000	7,003	4,781	3,670	3,003	2,559	2,003	1,670	1,448	1,170	1,003	892	813
50,000	8,754	5,976	4,587	3,754	3,198	2,504	2,087	1,809	1,462	1,254	1,115	1,016
60,000	10,504	7,171	5,504	4,504	3,838	3,004	2,504	2,171	1,754	1,504	1,338	1,219
70,000	12,255	8,366	6,422	5,255	4,477	3,505	2,922	2,533	2,047	1,755	1,561	1,422
80,000	14,006	9,561	7,339	6,006	5,117	4,006	3,339	2,895	2,339	2,006	1,784	1,625
90,000	15,756	10,756	8,256	6,756	5,756	4,506	3,756	3,256	2,631	2,256	2,006	1,828
100,000	17,507	11,952	9,174	7,507	6,396	5,007	4,174	3,618	2,924	2,507	2,229	2,031

5.

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 1.20% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	179	124	96	79	68							
2,000	358	247	191	158	136	108	91	80	66	58		
3,000	536	370	286	236	203	161	136	120	99	86	78	72
4,000	715	493	382	315	271	215	182	160	132	115	104	96
5,000	894	616	477	394	338	269	227	199	165	144	130	120
6,000	1,072	739	572	472	406	322	272	239	197	172	156	144
7,000	1,251	862	668	551	473	376	318	279	230	201	182	168
8,000	1,430	985	763	630	541	430	363	319	263	230	208	192
9,000	1,608	1,108	858	708	608	483	408	358	296	258	233	216
10,000	1,787	1,232	954	787	676	537	454	398	329	287	259	240
20,000	3,574	2,463	1,907	1,574	1,352	1,074	907	796	657	574	518	479
30,000	5,360	3,694	2,860	2,360	2,027	1,610	1,360	1,194	985	860	777	718
40,000	7,147	4,925	3,814	3,147	2,703	2,147	1,814	1,592	1,314	1,147	1,036	957
50,000	8,934	6,156	4,767	3,934	3,378	2,684	2,267	1,989	1,642	1,434	1,295	1,196
60,000	10,720	7,387	5,720	4,720	4,054	3,220	2,720	2,387	1,970	1,720	1,554	1,435
70,000	12,507	8,618	6,674	5,507	4,729	3,757	3,174	2,785	2,299	2,007	1,813	1,674
80,000	14,294	9,849	7,627	6,294	5,405	4,294	3,627	3,183	2,627	2,294	2,072	1,913
90,000	16,080	11,080	8,580	7,080	6,080	4,830	4,080	3,580	2,955	2,580	2,330	2,152
100,000	17,867	12,312	9,534	7,867	6,756	5,367	4,534	3,978	3,284	2,867	2,589	2,391
60,000	10,720	7,387	5,720	4,720	4,054	3,220	2,720	2,387	1,970	1,720	1,554	1,435
70,000	12,507	8,618	6,674	5,507	4,729	3,757	3,174	2,785	2,299	2,007	1,813	1,674
80,000	14,294	9,849	7,627	6,294	5,405	4,294	3,627	3,183	2,627	2,294	2,072	1,913
90,000	16,080	11,080	8,580	7,080	6,080	4,830	4,080	3,580	2,955	2,580	2,330	2,152
100,000	17,867	12,312	9,534	7,867	6,756	5,367	4,534	3,978	3,284	2,867	2,589	2,391

Finance Amount / Amaun Pembiayaan (RM)	Profit Rate / Kadar Keuntungan 1.50% per month / sebulan (RM1,000 - RM100,000)											
	Installment Period (months) / Tempoh Ansuran (bulan)											
	6	9	12	15	18	24	30	36	48	60	72	84
1,000	182	127	99	82	71	57						
2,000	364	253	197	164	142	114	97	86	72	64	58	
3,000	545	379	295	245	212	170	145	129	108	95	87	81
4,000	727	505	394	327	283	227	194	172	144	127	116	108
5,000	909	631	492	409	353	284	242	215	180	159	145	135
6,000	1,090	757	590	490	424	340	290	257	215	190	174	162
7,000	1,272	883	689	572	494	397	339	300	251	222	203	189
8,000	1,454	1,009	787	654	565	454	387	343	287	254	232	216
9,000	1,635	1,135	885	735	635	510	435	385	323	285	260	243
10,000	1,817	1,262	984	817	706	567	484	428	359	317	289	270
20,000	3,634	2,523	1,967	1,634	1,412	1,134	967	856	717	634	578	539
30,000	5,450	3,784	2,950	2,450	2,117	1,700	1,450	1,284	1,075	950	867	808
40,000	7,267	5,045	3,934	3,267	2,823	2,267	1,934	1,712	1,434	1,267	1,156	1,077
50,000	9,084	6,306	4,917	4,084	3,528	2,834	2,417	2,139	1,792	1,584	1,445	1,346
60,000	10,900	7,567	5,900	4,900	4,234	3,400	2,900	2,567	2,150	1,900	1,734	1,615
70,000	12,717	8,828	6,884	5,717	4,939	3,967	3,384	2,995	2,509	2,217	2,023	1,884
80,000	14,534	10,089	7,867	6,534	5,645	4,534	3,867	3,423	2,867	2,534	2,312	2,153
90,000	16,350	11,350	8,850	7,350	6,350	5,100	4,350	3,850	3,225	2,850	2,600	2,422
100,000	18,167	12,612	9,834	8,167	7,056	5,667	4,834	4,278	3,584	3,167	2,889	2,691

6.	<p><b>What other charges do I have to pay? / Apakah caj-caj lain yang perlu saya bayar?</b></p> <table border="1" data-bbox="159 116 1503 564"> <thead> <tr> <th data-bbox="159 116 635 161">Type of Fee / Jenis Yuran</th> <th data-bbox="635 116 1503 161">Details of Fee / Butiran Yuran</th> </tr> </thead> <tbody> <tr> <td data-bbox="159 161 635 250">Processing Fee / Yuran Pemprosesan</td> <td data-bbox="635 161 1503 250"> <ul style="list-style-type: none"> <li>· 4% of the financing amount / 4% dari amaun pembiayaan: ≤RM10,000</li> <li>· 2% of the financing amount / 2% dari amaun pembiayaan: &gt;RM10,000</li> <li>· Maximum fee is RM400 / Yuran maksimum adalah RM400</li> </ul> </td> </tr> <tr> <td data-bbox="159 250 635 295">Handling Fee / Yuran Pengendalian</td> <td data-bbox="635 250 1503 295">Nil / Tiada</td> </tr> <tr> <td data-bbox="159 295 635 340">Stamp Duty / Duti Setem</td> <td data-bbox="635 295 1503 340">As per Stamp Act 1949 (Revised 1989)</td> </tr> <tr> <td data-bbox="159 340 635 385">Wakalah Fee / Yuran Wakalah</td> <td data-bbox="635 340 1503 385">RM10.60 (Inclusive of 6% SST) / RM10.60 (Termasuk 6% SST)</td> </tr> <tr> <td data-bbox="159 385 635 443">Early Settlement Fee / Yuran Pembayaran Awal</td> <td data-bbox="635 385 1503 443">Nil / Tiada</td> </tr> <tr> <td data-bbox="159 443 635 564">Applicable Taxes / Cukai Terpakai</td> <td data-bbox="635 443 1503 564">All applicable taxes shall be payable by the customer (if any). For further detail please log on to <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a>. / Semua cukai yang dikenakan perlu dibayar oleh Pelanggan (jika ada). Untuk maklumat lanjut sila layari <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a>.</td> </tr> </tbody> </table>	Type of Fee / Jenis Yuran	Details of Fee / Butiran Yuran	Processing Fee / Yuran Pemprosesan	<ul style="list-style-type: none"> <li>· 4% of the financing amount / 4% dari amaun pembiayaan: ≤RM10,000</li> <li>· 2% of the financing amount / 2% dari amaun pembiayaan: &gt;RM10,000</li> <li>· Maximum fee is RM400 / Yuran maksimum adalah RM400</li> </ul>	Handling Fee / Yuran Pengendalian	Nil / Tiada	Stamp Duty / Duti Setem	As per Stamp Act 1949 (Revised 1989)	Wakalah Fee / Yuran Wakalah	RM10.60 (Inclusive of 6% SST) / RM10.60 (Termasuk 6% SST)	Early Settlement Fee / Yuran Pembayaran Awal	Nil / Tiada	Applicable Taxes / Cukai Terpakai	All applicable taxes shall be payable by the customer (if any). For further detail please log on to <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a> . / Semua cukai yang dikenakan perlu dibayar oleh Pelanggan (jika ada). Untuk maklumat lanjut sila layari <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a> .
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7.	<p><b>When is the payment due / Bilakah tarikh akhir bagi bayaran bulanan?</b>  The payment is due on every 2nd of the month / Bayaran perlu dijelaskan pada setiap 2 hari bulan</p>														
8.	<p><b>What if I changed my mind after I have replied “Yes” to the Offer SMS which was sent to me by AEON Credit? / Jika kalau saya mengubah fikiran saya selepas menjawab “Ya” kepada SMS tawaran yang dihantar kepada saya dari AEON Credit?</b></p> <p>Once Customer has replied “Yes” to the Offer SMS, the AKAD is completed. The Customer shall not terminate, cancel and/or revoke the Facility in any way whatsoever once the Customer has replied “Yes” to the Offer SMS which was sent to the Customer by AEON Credit. If the Customer insist to cancel the Facility, the Customer may do so by doing Early Settlement once the Facility status has been changed to Active. / Setelah pelanggan menjawab “Ya” kepada SMS tawaran, urusan AKAD tersebut dianggap selesai. Pelanggan tidak boleh menamatkan, membatalkan dan/atau revokasi dalam apa jua cara sekalipun. Jika pelanggan masih ingin membatalkan kemudahan pembiayaan, pelanggan boleh berbuat demikian dengan melakukan penyelesaian awal sebaik sahaja status kemudahan telah diaktifkan untuk pembayaran balik pembiayaan.</p>														
9.	<p><b>What if I fail to fulfill my obligations? / Bagaimana jika saya gagal memenuhi tanggungjawab saya?</b></p> <p><input type="checkbox"/> If the Customer fail to make any monthly installments or pay any other amount payable when due or the outstanding Deferred Sale Price in full when demanded, the Customer shall pay the Late Payment Charge (“LPC”) to AEON Credit based on the Shariah principle of Ta’widh (compensation) calculated. / Jika Pelanggan gagal untuk membuat mana-mana ansuran bulanan atau membayar apa-apa jumlah yang perlu dibayar apabila perlu atau tunggakan Harga Jualan Tertunda secara penuh apa dituntut, Pelanggan hendaklah membayar Caj Bayaran Lewat (“CBL”) kepada AEON Credit berdasarkan kepada prinsip Shariah Ta’widh (pampasan) yang dikira:</p> <p>At the LPC rate of one per cent (1 %) per annum on the outstanding payments, from the overdue date until date of full payment during the Tenure or until judgment date (whichever is earlier). / Pada kadar CBL satu peratus (1%) setiap tahun ke atas bayaran-bayaran yang tertunggak, daripada tarikh apabila perlu bayar sehingga tarikh pembayaran penuh di buat dalam Tempoh atau sehingga tarikh penghakiman (mana-mana yang lebih awal)</p> <p><input type="checkbox"/> The LPC shall be calculated based on the LPC rate as follows/ CBL hendaklah dikira berdasarkan kadar CBL seperti yang berikut:-</p> <ul style="list-style-type: none"> <li>· LPC = outstanding monthly installments (or outstanding Deferred Sale Price) x LPC rate / 365 days x numbers of days outstanding</li> <li>· CBL - tunggakan Ansuran Bulanan (atau tunggakan Harga Jualan Tertunda) x kadar CBL / 365 hari x bilangan hari tertunggak)</li> </ul> <p><input type="checkbox"/> The LPC will not be compounded. The right to the LPC shall not prejudice any of AEON Credit’s other rights available under the terms of the Facility. / CBL tidak akan dikompaunkan. Hak untuk CBL tidak boleh menjejaskan apa-apa hak AEON Credit yang terdapat dibawah terma-terma Kemudahan.</p>														
10.	<p><b>What if I fully settle the Financing earlier than the date originally agree upon?/ Bagaimana jika saya membuat penyelesaian penuh pembiayaan lebih awal daripada tarikh yang dipersetujui?</b></p> <p><input type="checkbox"/> No penalty charges will be imposed for an early settlement / Tiada caj penalti akan dikenakan untuk penyelesaian awal</p> <p><input type="checkbox"/> There is no lock period imposed / Tiada had tempoh sekatan dikenakan.</p> <p><input type="checkbox"/> If you settle the balance outstanding earlier, you are entitled to a rebate on the Deferred Sale Price. The rebate shall be calculated in accordance with the following formula:-/ Sekiranya anda membuat penyelesaian penuh pembiayaan lebih awal, anda layak mendapat rebat caj Harga Jualan Tertunda. Rebat hendaklah dikira mengikut formula berikut:-</p> $\text{Rebate / Rebat} = \frac{RP \times (RP+1)}{OP \times (OP+1)}$ <p>RP = Remaining period (no. of months), from point of early settlement until original full settlement date. / Baki tempoh (bilangan bulan) dari masa penyelesaian awal sehingga tarikh asal penyelesaian penuh.</p> <p>OP = Original period (no. of months) set out in this Agreement. / Tempoh asal (bilangan bulan) yang digunakan dalam Perjanjian ini.</p>														

11.	<b>Do I need a guarantor or collateral? / Adakah saya memerlukan penjamin atau cagaran?</b> The facility does not require any guarantor or collateral / Kemudahan ini tidak memerlukan sebarang penjamin atau cagaran																																																																																																														
12.	<b>What are the major risks? / Apakah risiko-risiko utama?</b> Compensation (late payment) will be imposed and the outstanding financing amount will be higher in the event you default in your repayment. If you have a problem meeting your financing obligations, contact us as early as possible to discuss repayment alternatives. / Pampasan (bayaran lewat) akan dikenakan dan baki pembiayaan akan menjadi lebih tinggi jika bayaran bulanan tidak dijelaskan. Jika anda menghadapi masalah untuk memenuhi tanggungjawab pembayaran balik, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran yang lain.																																																																																																														
13.	<b>What do I need to do if there are changes to my contact details? / Apa yang saya perlu lakukan jika terdapat perubahan pada nombor telefon, alamat surat-menyurat atau e-mel saya?</b> It is important for you to inform us if there are any changes to your contact details to ensure that all communications reach you in a timely manner. / Adalah penting untuk anda memaklumkan kepada kami tentang sebarang perubahan pada maklumat tersebut bagi memastikan anda dapat dihubungi tepat pada masanya.																																																																																																														
14.	<b>Where can I get assistance and redress? / Di mana saya boleh mendapatkan bantuan dan pembelaan?</b> If you have difficulties in making repayments, you should contact us as early as possible to discuss the repayment alternatives or if you are unsatisfied on the products or services provided by us, you may contact us at :- / Jika anda mempunyai kesukaran untuk membuat pembayaran balik, anda boleh menghubungi kami secepat mungkin untuk membincangkan alternatif pembayaran balik atau jika anda tidak berpuas hati dengan produk atau perkhidmatan yang kami sediakan, anda boleh menghubungi kami di :-  <div style="background-color: #e0e0e0; padding: 5px; border: 1px solid #ccc;"> <b>Customer Care Centre</b>  <b>Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City,</b>  <b>No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.</b>  <b>Tel : 603-2719 9999 Fax: 603-7863 7898</b>  <b>E-mail: customer.service@aeoncredit.com.my   Website: www.aeoncredit.com.my</b> </div> Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. For enquiry, please call 603-2616 7766 / Selain itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia yang menyediakan perkhidmatan percuma pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pinjaman secara percuma kepada individu. Untuk pertanyaan, sila hubungi talian 603-2616 7766 If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: / Sekiranya pertanyaan atau aduan anda tidak diselesaikan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:  <b>Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465</b>																																																																																																														
15.	<b>Where can I get further information? / Di mana saya boleh mendapatkan maklumat lanjut?</b> You may contact our Customer Care Centre at the above mentioned / Anda boleh menghubungi Pusat Perkhidmatan Pelanggan kami seperti yang tertera di atas.																																																																																																														
16.	<b>How do I make payment to my account? / Bagaimana saya boleh membuat pembayaran pada akaun saya?</b> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Payment Channel/ Saluran Pembayaran</th> <th>Maybank</th> <th>CIMB Bank</th> <th>CIMB Islamic Bank</th> <th>Public Bank</th> <th>Alliance Bank</th> <th>AmBank</th> <th>BSN</th> <th>RHB Bank</th> <th>Standard Chartered Bank</th> <th>Bank Muamalat</th> </tr> </thead> <tbody> <tr> <td>Auto-Debit (Successful / Berjaya)</td> <td>0.20**</td> <td>1.00*</td> <td>1.00*</td> <td>0.50**</td> <td>0.60**</td> <td>1.00**</td> <td>1.00**</td> <td>1.00*</td> <td>0.50**</td> <td>0.50*</td> </tr> <tr> <td>Auto-Debit (Unsuccessful / Tidak berjaya)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1.00*</td> <td></td> <td></td> </tr> <tr> <td>Over the Counter/ Kaunter</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1.00*</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Cash Deposit Machine / Mesin Deposit Tunai</td> <td>1.00**</td> <td>1.00**</td> <td>1.00**</td> <td>1.00**</td> <td>0.50**</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Cheque Deposit Terminal / Terminal Deposit Cek</td> <td></td> <td></td> <td></td> <td>1.00**</td> <td>0.50**</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>ATM Transfer/ Pemindahan ATM</td> <td></td> <td>1.00*</td> <td>1.00*</td> <td>1.00*</td> <td>0.50**</td> <td>0.50**</td> <td>1.00**</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Internet Banking/ Perbankan Internet</td> <td>0.10**</td> <td>0.60*</td> <td>0.60*</td> <td>1.00*</td> <td></td> <td>0.50**</td> <td>1.00**</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Interbank GIRO (IBG)/ Interbank GIRO (IBG)</td> <td colspan="10">RM0.10 via internet, RM0.50 – RM2.00 via Counter*. For full listing of all IBG participating banks, please refer www.myclar.org.my / RM0.10 melalui internet, RM0.50 – RM2.00 melalui Kaunter*. Untuk senarai penuh semua bank yang menyertai IBG, sila layari www.myclar.org.my</td> </tr> <tr> <td>Instant Transfer/ Pemindahan Segera</td> <td colspan="10">RM0.50*. For full listing of all IBG participating banks, please refer www.myclar.org.my/ RM0.50*. Untuk senarai penuh semua bank yang menyertai IBG, sila layari www.myclar.org.my</td> </tr> </tbody> </table> Note: The charges listed above are excluding any applicable taxes/ Caj yang disenaraikan di atas adalah tidak termasuk mana-mana cukai yang terpakai.. * Payment Charges will be deducted from customer's Current Account or Savings Account/ Caj Bayaran akan ditolak daripada Akaun Semasa atau Akaun Simpanan pelanggan ** Payment Charges need to be added in the payment amount. / Caj Bayaran perlu ditambah dalam jumlah pembayaran. (Example: If the total payment is RM100 and customer choose payment channel via Maybank2u, payment charges amounting RM0.10 need to be added in which the amount payable is RM100.10 / Contoh: Sekiranya jumlah pembayaran adalah RM100 dan pelanggan memilih saluran pembayaran melalui Maybank2u, caj pembayaran berjumlah RM0.10 perlu ditambah di mana jumlah yang perlu dibayar ialah RM 100.10)	Payment Channel/ Saluran Pembayaran	Maybank	CIMB Bank	CIMB Islamic Bank	Public Bank	Alliance Bank	AmBank	BSN	RHB Bank	Standard Chartered Bank	Bank Muamalat	Auto-Debit (Successful / Berjaya)	0.20**	1.00*	1.00*	0.50**	0.60**	1.00**	1.00**	1.00*	0.50**	0.50*	Auto-Debit (Unsuccessful / Tidak berjaya)								1.00*			Over the Counter/ Kaunter							1.00*				Cash Deposit Machine / Mesin Deposit Tunai	1.00**	1.00**	1.00**	1.00**	0.50**						Cheque Deposit Terminal / Terminal Deposit Cek				1.00**	0.50**						ATM Transfer/ Pemindahan ATM		1.00*	1.00*	1.00*	0.50**	0.50**	1.00**				Internet Banking/ Perbankan Internet	0.10**	0.60*	0.60*	1.00*		0.50**	1.00**				Interbank GIRO (IBG)/ Interbank GIRO (IBG)	RM0.10 via internet, RM0.50 – RM2.00 via Counter*. For full listing of all IBG participating banks, please refer www.myclar.org.my / RM0.10 melalui internet, RM0.50 – RM2.00 melalui Kaunter*. Untuk senarai penuh semua bank yang menyertai IBG, sila layari www.myclar.org.my										Instant Transfer/ Pemindahan Segera	RM0.50*. For full listing of all IBG participating banks, please refer www.myclar.org.my/ RM0.50*. Untuk senarai penuh semua bank yang menyertai IBG, sila layari www.myclar.org.my									
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**17. IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PERSONAL FINANCING. / NOTA PENTING : TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA GAGAL MEMBUAT PEMBAYARAN PINJAMAN PERIBADI ANDA.**

The information provided in this Product Disclosure Sheet is valid as at 20 August 2019. In the event where there is discrepancy between the English and Bahasa Melayu version, The English version will prevail. *Maklumat yang disediakan dalam Helaian Pendedahan Produk ini adalah sah bermula dari 20 Ogos 2019. Sekiranya terdapat perbezaan antara versi Bahasa Inggeris dan Bahasa Melayu maka versi Bahasa Inggeris hendaklah diguna pakai.*