

Terms and Conditions**1. Membership**

- a) Membership of AEON Express Card (AEC) is free. Only individual above 18 years may be a Member. No person other than the person named on the card ("Member") is permitted to use the card. By accepting and/or using the card, the Member agrees to be bound by the Terms and Conditions herein governing the AEC Privilege Program, as amended and varied from time to time.
- b) Only one (1) AEC membership is available per person.
- c) The AEC is for identification purpose and to facilitate the cardholder participation in the easy payment scheme in the participating retail stores.
- d) The AEC is valid throughout Malaysia at any AEON Credit retail stores

2. Member Card

- a) The AEC is a Member identification card only. It is not a charge, credit or debit card and it may not be assigned or transferred.
- b) The card does not entitle the Member to be supplied with and/or received any cash, goods or services on credit from the retail store and/or any third parties.
- c) The AEC is the sole and exclusive property of AEON Credit Service (M) Berhad (AEON Credit) and it may be revoked and cancelled at any time by AEON Credit for any non-compliance with these Terms and Conditions. In the event that any AEC is revoked or cancelled for any reasons whatsoever. AEON Credit reserves the right not to disclose or provide any reason for its revocation or cancellation.
- d) Lost or stolen cards should be reported immediately in writing to AEON Credit Service (M) Berhad at Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No.8 Jalan Kerinchi, 59200 Kuala Lumpur. Telephone No. 03-2719 9999. A replacement card will be provided to the registered Member upon verification of proper identification.
- e) AEON Credit will not be responsible for any delay in replacing a lost or stolen card, for unauthorized use of a card, or for delayed or lost in correspondence, whether in the mail or otherwise or of any loss arising from the same.

3. Charges, Breach and Termination

- a) in the event that there is any abuse of the AEC's privileges, failure to comply with these Terms and Conditions, fraud or misinterpretation of any information in connection with

- the program, AEON Credit may cancel a Member's card and terminate their membership in the AEC Program with or without prior notice to the Members.
- b) AEON Credit reserves the right to terminate the AEC's Privileges Program at any time (as it in AEON Credit's absolute discretion deems fit)
 - c) Membership in the Program and all related benefits are offered at the sole discretion of AEON Credit. AEON Credit reserves the right, from time to time, to restrict, suspend or otherwise alter aspects of the Program and/or these Terms and Conditions, with or without prior notice to the Members.

4. **General**

- a) Any notice, communication, summary or other Program materials which AEON Credit send to Members in connection with the Program and/or these Terms and Conditions will be sent via ordinary post to the Member's last known address according to AEON Credit records and shall be deemed delivered when such things would be in the ordinary course been delivered to the Members. Unless otherwise specified, herein all notices to be given to AEON Credit shall be sent to: AEON Credit Service (M) Berhad at Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No.8 Jalan Kerinchi, 59200 Kuala Lumpur. Members are responsible for informing AEON Credit of any changes in address.
- b) AEON Credit is not the manufacturer or supplier of any product provided by any participating merchant. AEON Credit is not responsible for, and your rights and obligations as a Member and will not be affected by, any offer, advertisement, representation or other statement made by any other person, including participating merchants; and they and their products/brands/services will be held harmless from any action or dispute arising from the operation of the Program.
- c) AEON Credit is the final authority as to the interpretation of these Terms and Conditions and as to any other questions or disputes regarding the Program. AEON Credit will not be taken to have waived any of its rights when not obliged to do so under these Terms and Conditions.
- d) Participating companies do not have any authority, express or implied, to make any representation, warranty or statement on behalf of AEON Credit.
- e) The Member 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 Member 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 Member has not complied with this provision then AEON Credit may, in its sole discretion terminate this facility without prejudice to any remedy available to it.