

**TERMS AND CONDITIONS**  
**AEON CREDIT SERVICE (M) BERHAD**

**Up to 14 Million AEON Points to be won with AEON Credit Card (“CAMPAIGN”)**

**1.0 Campaign Period**

1.1 This Campaign is organised by AEON Credit Service (M) Berhad (“**AEON Credit**”) and will commence from 15 December 2020 to 15 March 2021, both dates inclusive (“**Campaign Period**”).

**2.0 Eligibility**

2.1 This Campaign is open to all Principal and Supplementary Cardholder of AEON Platinum Visa Card/ Mastercard, NEW AEON Gold Visa/Mastercard, NEW AEON Classic Visa/Mastercard, AEON Gold Visa/Mastercard, AEON Classic Visa Card/Mastercard, Japan Club of Kuala Lumpur Gold Visa Card and AEON BIG Gold/Classic Visa Card (“**Eligible Cardholders**”).

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

- a) Employees of AEON Group and advertising agencies, contest/campaign service provider of AEON Credit (including it’s affiliated and related companies and their immediate family members) directly involved/related to this Campaign.
- b) 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.

**3.0 Qualifying Conditions and Mechanics:**

3.1 By participating this Campaign, the Eligible Cardholders will be entitle to stand a chance to win exclusive campaign prizes and earn daily rewards upon fulfillment of the following conditions.

3.2 To participate to win the Campaign Prize the Eligible Cardholders are require to submit the participation via the following channel stipulated below:

<b>Campaign Registration Channel</b>	
SMS	Register via short messaging service (“SMS”) by following the keywords shown below:  Type AEON and send to 66300 (E.g. AEON)

3.3 The Eligible Cardholder will receive confirmation of Participation upon successful registration through the same channel the registration submitted.

3.4 The Eligible Cardholder is required to spend and earn the entry(ies) as stipulated in table below, the more the entries that the cardholders earn, the higher chance for the cardholders to win the campaign prizes.

Category	Spending Criteria	Entry (ies)
<b>1</b>	For every RM100 spend with AEON Credit Card in a single transaction	<b>1 entry</b>
<b>2</b>	For every RM100 spend with AEON VISA Card in a single transaction	<b>2 entries</b>
<b>3</b>	For every RM100 spend on Online, Auto billing and/or eWallet* in a single transaction	<b>5 entries</b>
<b>4</b>	Application & Activation of New AEON Principle Credit Card** or Supplementary Card*** during campaign period	<b>10 entries</b>
<b>5</b>	For every successful 0% Instalment Payment Plan (IPP) transaction/ application of Balance Transfer (BT)/application of Flexi Payment Plan (FPP)	<b>20 entries</b>
<b>6</b>	Minimum withdrawal of RM1,000 from Credit Card (Cash Advance)	<b>30 entries</b>
<b>7</b>	Cardholders who spend minimum cumulative RM2,000 on Auto billing, eWallet and/or Online throughout the campaign period	<b>Additional 30 entries</b>

3.5 For avoidance of doubt, Auto billing and/or eWallet\* shall means transaction that falls under the following spend category:

Main Category	Sub Category	Sample Description	MCC
Auto Billing	Phone Bill	Digi, Maxis, Celcom, U-Mobile, RedONE, TM Unifi	4812,4814
	Utility Bill	Water Bill, TNB Bill	4900
	Cable TV	Astro	4899
e-Wallet	AEON Wallet	AEON Wallet	-
	Other e-wallets	LAZADA Top Up, Shopee Pay Top Up, Fave, Setel	

- 3.6 The assignment of MCC for each merchant is subject to classification by the respective merchants' acquiring banks ("**Merchant Acquiring Bank**") and it is the responsibility of the relevant Merchant Acquiring Bank to assign the correct MCC. AEON Credit is not responsible for or does AEON Credit have any control whatsoever on any incorrect and/or inconsistent assignment of MCC by the relevant Merchant Acquiring Bank that may result in the Eligible Cardholders being omitted from the campaign entitlement.
- 3.7 New AEON Principal Credit Card\*\* means customers who are not existing principal cardholders of AEON Credit which the AEON Credit Card application must be applied and approved by AEON Credit during the campaign period and the credit card must be activated within thirty (30) days from the card approved date. 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 Campaign Period will not be eligible as New AEON Credit Card.
- 3.8 Supplementary Cardholders\*\*\* in this campaign means supplementary cards application that are under the application of New AEON Principal Credit Card.
- 3.9 For the avoidance of doubt, each Eligible Carholders will be able to earn the entries based on the category spend criteria that the Eligible Carholders have fulfilled, the total entries will be accumulated to be in the running to win the campaign prize. In an event that there is an encounter whereby Eligible Carholders have fulfill multiple categories from Category 1 – Category 3, each Eligible Carholders may only be entitled to earn the highest contest entries from the relevant group as shown in the scenario below:

Scenario	Spend Criteria	No. of Contest Entries earnable
1	AEON Cardholder (Other than Visa) who have spent minimum RM100 on Retail in a single transaction	1 entry
2	AEON VISA Cardholder who have spent minimum RM100 on Retail in a single transaction	2 entries
3	AEON Cardholder (Other than Visa) who have spent minimum RM100 on E-Wallet in a single transaction	5 entries
4	AEON VISA Cardholders who have spent minimum RM100 Online in a single transaction	5 entries

- 3.10 Based on the entries earned, Eligible Cardholders will be shortlisted randomly by an automatic selection system.
- 3.11 The shortlisted Eligible Cardholders will be contacted by AEON Credit's representatives at any time from 9.00am – 6.00pm (Monday – Friday) at the mobile phone numbers registered or recorded in AEON Credit's system.
- 3.12 The Eligible Carholder will be required to answer 1 question.
- 3.13 If the Eligible Carholder is not able to answer the question correctly, he/she will be disqualified and the next Eligible Carholders in sequence will be shortlisted and contacted to answer the question.
- 3.14 In the event the shortlisted Eligible Carholder is not contactable after three (3) attempts on the same day for whatsoever reason(s) or the shortlisted Eligible Carholder wish to withdraw from the Campaign upon being contacted by AEON Credit's representative, he/she shall be disqualified from the Campaign.
- 3.15 Campaign is not applicable for disputed transactions, late payment charges, reversals, and other fees and charges.

#### 4.0 Campaign Prizes

4.1 Eligible Cardholders upon fulfilling the above qualifying conditions will stand to win the below campaign prizes.

No	Prizes	Number of Winners	Fulfillment Month
1	Grand Prize: 4 Million AEON Points (Worth RM10,000 Per Winner)	2	June 2021
2	Consolation Prize: 1 Million AEON Points (Worth RM2,500 Per Winner)	6	
3	Special Prize: iPhone SE	3	

4.2 The AEON Points reward for the campaign prizes will follow the value of AEON Points set for each card type as set out below:

Card Types	Prizes	Total AEON Points Reward	Worth in value (RM)
AEON Platinum/NEW AEON/AEON BIG/AEON Credit Card	Grand Prize	4 Million	RM10,000
Japan Club of Kuala Lumpur Gold Visa		2 Million	RM10,000
AEON Platinum/NEW AEON/AEON BIG/AEON Credit Card	Consolation Prize	1 Million	RM2,500
Japan Club of Kuala Lumpur Gold Visa		500,000	RM2,500

4.3 Each Eligible Cardholder is entitled to win one (1) prize only throughout the Campaign Period.

4.4 Only the Principal Cardholder shall be entitled for the entries to win the campaign prizes, Supplementary Cardholders who have fulfilled the minimum spending criteria will be taken as the Principal Cardholder's spend and the Principal Cardholder will be awarded with the entry.

4.5 At the time of awarding the Entries/Prizes, the account of the Principle Cardholders must be prompt and in good standing.

#### 5.0 Daily Rewards

5.1 In addition to the campaign prizes, Eligible Cardholders are also able to enjoy daily rewards when they spend at selected category as shown below:

Days	Category	Mechanics
Monday	Zalora	Get 30% OFF + 5% Zalora Cashback when you spend a minimum of RM 220 with AEON Credit Card (Promo Code: AEONCRZL)
Tuesday	Fave	Get RM10 Fave Cashback when you spend a minimum of RM 100 with AEON Credit Card
Wednesday	Shopee	Get RM10 Shopee Pay Voucher when you top up a minimum of RM 100 on Shopee Pay with AEON Credit Card
Thursday	AEON Wallet	Get RM10 Cashback when you spend a minimum of RM100 with AEON Credit Card via AEON Wallet
Friday	LAZADA	Get RM10 LAZADA Wallet Cashback when you top up a minimum of RM 100 on LAZADA Wallet with AEON Credit Card
Saturday	AEON Wallet	Get RM10 Cashback when you spend a minimum of RM100 with AEON Credit Card via AEON Wallet
Sunday	Setel	Get RM10 Setel Credit when you top up a minimum of RM 100 on Setel with AEON Credit Card

##### **Monday – 30% OFF + 5% Zalora Cashback**

- Eligible Cardholders are required to spend a minimum of RM220 in a single transaction at **Zalora** on **Monday** during the campaign period to enjoy the discount voucher.
- The discount voucher 30% OFF + 5% Zalora Cashback are only valid for purchase made in Zalora Malaysia.

- Eligible Cardholders are eligible to redeem one (1) discount voucher only each Monday during the Campaign Period.
- Voucher Code “AEONCRZL” is required to be entered during checkout in order to enjoy the discount.
- Discount voucher is valid for the first **300** redemptions throughout the campaign to eligible cardholders who have fulfilled the spending criteria based on first come first serve basis.

#### **Tuesday – RM 10 Fave Cashback**

- Eligible Cardholders are required to spend a minimum of RM100 in a single transaction at **Fave** on **Tuesday** during the campaign period to enjoy the RM10 Fave Cashback.
- The RM10 Fave Cashback is only valid for purchase made in FavePay, FaveDeals and eCards.
- Eligible Cardholders are eligible to receive one (1) Fave Cashback only each Tuesday during the Campaign Period.
- The Cashback will be credited to the first **115** transaction per day to eligible cardholders who have fulfilled the spending criteria based on first come first serve basis.
- The RM 10 Cashback will be credited to the Eligible Cardholder’s Fave account by 7<sup>th</sup> of the following month.

#### **Wednesday – RM 10 Shopee Pay Voucher**

- Eligible Cardholders are required to top up a minimum of RM100 in a single transaction at **Shopee Pay** on **Wednesday** during the campaign period to get the RM10 Shopee Pay Voucher.
- Eligible Cardholders are eligible to receive one (1) Shopee Pay Voucher only each Wednesday during the Campaign Period.
- The RM 10 Shopee Pay Voucher will be credited to the Eligible Cardholders’ Shopee account within **one week** after the transaction period.
- Eligible Cardholders are required to spend RM100 in order to utilize the RM10 Shopee Pay Voucher, subject to the first 115 redemptions within the following week for the Shopee Pay Vouchers based on first come first serve basis.
- Vouchers are valid for Shopee Pay checkouts only.

#### **Thursday & Saturday – RM 10 Cashback**

- Eligible Cardholders are required to spend a minimum of RM100 in a single transaction via AEON Wallet on **Thursday** and **Saturday** during the campaign period to enjoy the RM10 Cashback.
- Eligible Cardholders are eligible to receive one (1) Cashback only each Thursday and Saturday during the Campaign Period.
- The Cashback will be credited to the first **115** transaction per day to eligible cardholders who have fulfilled the spending criteria based on first come first serve basis.
- The RM 10 Cashback will be credited to the Eligible Cardholders’ account **60 days** after the transaction period.

#### **Friday – RM10 LAZADA Wallet Cashback**

- Eligible Cardholders are required to top up a minimum of RM100 in a single transaction at LAZADA Wallet on **Friday** during the campaign period to enjoy the RM10 LAZADA Wallet Cashback.
- Eligible Cardholders are eligible to receive one (1) LAZADA Wallet Cashback only each Friday during the Campaign Period.
- The LAZADA Wallet Cashback will be credited to the first **115** transaction per day to eligible cardholders who have fulfilled the spending criteria based on first come first serve basis.
- The LAZADA Wallet Cashback will be credited to the Eligible Cardholders’ LAZADA Wallet **one month** after the transaction period.

#### **Sunday – RM 10 Setel Credit**

- Eligible Cardholders are required to top up a minimum of RM100 in a single transaction at **Setel** on **Sunday** during the campaign period to enjoy the RM10 Setel Credit.
- Eligible Cardholders are eligible to receive one (1) RM10 Setel Credit only each Sunday during the Campaign Period.
- The RM10 Setel Credit will be credited to the first **115** transaction per day to eligible cardholders who have fulfilled the spending criteria based on first come first serve basis.

- The RM10 Setel Credit will be credited to the Eligible Cardholders' Setel account **30 days** after the campaign period.

## **6.0 Other Terms and Conditions**

- 6.1 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.
- 6.2 At the time of awarding the AEON Points, Cashback and Discount Voucher the account of the Eligible Cardholders must be prompt and in good standing.
- 6.3 The AEON Points, Cashback and Discount Voucher are not transferable to any third party, non-negotiable and non-exchangeable for other redemption item(s).
- 6.4 All Eligible Cardholders are bound by the Terms and Conditions contained herein and AEON Credit reserves the absolute right and discretion to suspend and/or terminate the Campaign or vary the Terms and Conditions of the Campaign with prior notice.
- 6.5 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 any such 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.
- 6.6 AEON Credit reserves the right to disqualify any Eligible Cardholders from receiving the reward in the event of non-compliance with any of these Terms and Conditions or the Eligible Cardholders has committed fraudulent or wrongful acts in relation to their AEON Credit Card and/or any transactions made thereof.
- 6.7 AEON Credit shall not be liable in any way, 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.
- 6.8 By participating in the Campaign, it is deemed that the Eligible Cardholders:
  - 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 Campaign; 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 Campaign; and
  - c. consent that their photos or video clips to be used for current or future advertising and/or publicity in relation to the Campaign without any claim for payment nor compensation.
- 6.9 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.
- 6.10 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 be governed by and construed under the laws of Malaysia.