

Effective Date: 1 September 2026

TERMS AND CONDITIONS
AEON BANK DEPOSIT CAMPAIGN

IMPORTANT

Please read the terms and conditions herein on the AEON Bank Deposit Campaigns (“**Campaign**”) that is featured on the AEON Bank Application and/or the AEON Bank website (“**Terms and Conditions**”). This Campaign is subject to the terms and conditions herein, AEON Bank’s [General Terms of Use](https://aeonbank.com.my/promotions/awareness), and all other related terms and conditions on the AEON Bank Application. More information about the Campaign(s) can be found in <https://aeonbank.com.my/promotions/awareness>. By participating in the Campaign, you agree to be bound by these Terms and Conditions and any other related terms and conditions.

1. Campaign Period

The Campaign is valid for the following period (“**Campaign Period**”):

No.	Campaigns	Campaign Period
Promotion 1	Savings Pot: Promotional Rate	1 September 2026 to 28 February 2027
Promotion 2	Term Deposit-i Promotional Rate	1 September 2026 to 28 February 2027

The Campaign Period for any Campaign may end earlier if the Promotion Rewards for that Campaign are exhausted. Any extensions to the Campaign Period will be determined by AEON Bank in its absolute discretion.

2. Definition

Terms	Definition
“AEON Bank” or the “Bank”	Refers to AEON Bank (M) Berhad.
“AEON Bank Savings Account-i”	Refers to the Shariah-compliant savings account offered by AEON Bank.
“AEON Bank Savings Pot”	Refers to the virtual savings plan that is within the AEON Bank Savings Account-i where its features can be found on the AEON Bank Website and/or the AEON Bank Application.
“AEON Bank Application”	Refers to the mobile application that is used to access AEON Bank services.
“AEON Bank Term Deposit-i”	Refers to the Shariah-compliant Term Deposit-i account offered by AEON Bank.
“Customer” or “you” or “your”	Refers to customers of AEON Bank.

“Campaign”	Refers to the following promotions: Promotion 1: Savings Pot: Promotional Rate Promotion 2: Term Deposit-i Promotional Rate
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3. Eligibility Criteria

- 3.1 The Campaign is open to all Customers who have successfully registered, activated their accounts, and are active AEON Bank customers during the Campaign Period, except for the following:
- (a) Customers who have had their AEON Bank accounts terminated, closed, suspended, or are delinquent or unsatisfactorily conducted as determined by AEON Bank within the Campaign Period; and
 - (b) individuals who are mentally incapacitated, deceased, adjudicated bankrupt, or have legal proceedings of any nature instituted against them.

4. Campaign Rewards

The Campaign consists of the following promotions below:

No.	Promotion	Promotion Reward						
Promotion 1	Savings Pot: Promotional Rate	3.00% profit rate p.a. on the Customer’s deposit in their AEON Bank Savings Pot. *The Profit Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).						
Promotion 2	Term Deposit-i Promotional Rate	Table: Tenure & Rate <table> <tr> <th>Tenure</th><th>Prevailing Profit Rate (%)</th><th>Promotional Rate (%)</th></tr> <tr> <td>Six (6) months</td><td>2.00% p.a.</td><td>3.08% p.a.</td></tr> </table> *The Promotional Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).	Tenure	Prevailing Profit Rate (%)	Promotional Rate (%)	Six (6) months	2.00% p.a.	3.08% p.a.
Tenure	Prevailing Profit Rate (%)	Promotional Rate (%)						
Six (6) months	2.00% p.a.	3.08% p.a.						

5. Campaign Mechanics

The Campaign mechanics are as follows:

No.	Promotion	Promotion Mechanics	Promotion Reward						
Promotion 1	Savings Pot: Promotional Rate	- Customers need to open AEON Bank Savings Pot(s) and deposit funds into it to enjoy 3.00% Profit Rate p.a. - The profit earned by Customers is accrued daily and will be deposited into the AEON Bank Savings Pot on the last day of the month.	The profit will be deposited on the last day of the month into the Customer's AEON Bank Savings Pot. *The Profit Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).						
Promotion 2	Term Deposit-i Promotional Rate	- Customers with AEON Bank Savings Account-i are entitled to select the Term Deposit-i Promotional Rate offered throughout the promotional period. - Automatically renewed placements shall be subject to prevailing profit rates and are not eligible for the promotional rates offered.	Table: Tenure & Rate <table><tr><th>Tenure</th><th>Prevailing Profit Rate (%)</th><th>Promotional Rate (%)</th></tr><tr><td>Six (6) months</td><td>2.00% p.a.</td><td>3.08% p.a.</td></tr></table> *The Promotional Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).	Tenure	Prevailing Profit Rate (%)	Promotional Rate (%)	Six (6) months	2.00% p.a.	3.08% p.a.
Tenure	Prevailing Profit Rate (%)	Promotional Rate (%)							
Six (6) months	2.00% p.a.	3.08% p.a.							

5.1 In the event that (i) a Customer closes their AEON Bank Savings Account-i or (ii) the Customer's AEON Bank Savings Account-i is suspended, frozen or closed for whatsoever reasons, AEON Bank shall have the right to:

- disqualify such Customer from participating in ongoing Campaign(s) including any individual promotion;
- retract or forfeit awarded Campaign Rewards from the Customer without any prior notice;
- decline to credit any Campaign Rewards to the Customer without any prior notice; and/or
- take any other action deemed necessary against the Customer.

5.2 To be eligible for Promotion 2, Customers must make a minimum deposit of RM200 per placement for a six (6) months tenure. For the avoidance of doubt, Customers will receive the promotional rates offered for the full term of their placement. Upon maturity, the deposit will automatically renew for the same term duration, subject to the prevailing profit rates.

6. General Terms & Conditions

- 6.1 To participate in the Campaign, Customers must fall within the Eligibility Criteria. By participating in this Campaign, Customers agree to be bound by these Terms and Conditions.
- 6.2 Customers are advised to read and understand these Terms and Conditions before participating in this Campaign. By participating in this Campaign, Customers are subject to the terms and conditions herein and any related other terms and conditions including but not limited to the AEON Bank Savings Account-i and the AEON Bank Term Deposit-i.
- 6.3 AEON Bank has the right to disqualify or reject any Customers from participating in this Campaign who does not comply with these Terms and Conditions and/or are found or reasonably suspected to be misusing or abusing this Campaign or the operations and processes of this Campaign included but not limited to fraudulent activities.
- 6.4 By participating in this Campaign, Customers agree to the [Privacy Notice](#) of AEON Bank whereby Customers agree and consent to allow its personal data to be collected, processed and used by AEON Bank.
- 6.5 In no event shall AEON Bank be liable for any losses or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) of any party howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Campaign.
- 6.6 By participating in this Campaign, Customers agree that AEON Bank shall not in any manner whatsoever be liable or held responsible for any delays or if AEON Bank is unable to perform in a whole or in part of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of God beyond AEON Bank's control or due to any factor in a nature of a force majeure which is beyond AEON Bank's reasonable control.
- 6.7 In the event a Customer is found to be ineligible or discovered to have committed fraud in any manner at any point of time during or after the Campaign, AEON Bank reserves the right at its sole discretion to disqualify the Customer and to cancel/withdraw/recall any reward(s) granted to the Customer, failing which, the Customer agrees and undertakes to indemnify AEON Bank for the value and costs of such reward. AEON Bank shall also have the right to initiate any action it deems necessary against the said Customer.
- 6.8 AEON Bank and its officers, employees, representatives and/or agents (including without limitation, any third party service providers engaged by AEON Bank for purposes of this Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by a Customer or any third parties resulting directly or indirectly from this Campaign, unless due to AEON Bank's gross negligence or wilful misconduct specifically related to this Campaign.
- 6.9 The Customer shall bear all costs, expenses fees and/or charges incidental to or arising out of or in connection with the acceptance, redemption and/or utilisation of this Campaign.
- 6.10 AEON Bank reserves the right to change, vary and/or amend any of the terms and conditions contained herein with prior notice to the Customers through the Bank's website or the AEON Bank Application.
- 6.11 AEON Bank reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to Customers by



posting on the Bank's website at <https://aeonbank.com.my/>, through the AEON Bank Application, or any other manner as determined by the Bank from time to time.

- 6.12 In no event shall the Customers be entitled to claim any compensation from AEON Bank for any and all losses or damages suffered or incurred by the Customer as a result of any cancellation, withdrawal, suspension, extension or termination of this Campaign or the exhaustion or the unavailability of the rewards.
- 6.13 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and any dispute arising out of or in connection with the Campaign shall be referred to the exclusive jurisdiction of Malaysian courts.
- 6.14 AEON Bank's decision for any matter in relation to this Campaign shall be final and binding.
- 6.15 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
- 6.16 This Campaign Terms and Conditions may also be available in the Bahasa Malaysia language. In the event of any inconsistency, conflict, ambiguity or discrepancy between the English version and the Bahasa Malaysia version of this Terms & Conditions, the English version of this Terms and Conditions shall prevail.