

Effective Date: 25/02/2026

TERMS AND CONDITIONS

AEON BANK ZAKAT SERVICE

IMPORTANT

AEON Bank Zakat Service is subject to the terms and conditions set out herein, AEON Bank's [General Terms of Use](#), the documents listed in Clause 4.1 below and all other applicable terms and conditions stated within the AEON Bank Application ("**Terms and Conditions**"). By using the AEON Bank Zakat Service, you agree to abide by these Terms and Conditions and any subsequent changes.

1. Definitions

"AEON Bank" or the "Bank"	Refers to AEON Bank (M) Berhad.
"AEON Bank Application"	Refers to the mobile application that is used to access AEON Bank services.
"AEON Bank Savings Account-i"	Refers to the Shariah-compliant savings account offered by AEON Bank.
"Customer"	Refers to customers of AEON Bank.
"AEON Bank Zakat Service" or "Zakat Service"	Refers to AEON Bank's feature designed to simplify and facilitate Zakat payment contribution to the Zakat Bodies/Agency across Malaysia with Tulus Digital Sdn Bhd as Zakat Agent.
"Zakat"	Refers to a mandatory form of charitable giving in the religion of Islam. This practice, regarded as one of the Five Pillars of Islam, serves to assist those in need and purify one's wealth.
"Zakat Payee"	Refers to Customers who perform Zakat payments via AEON Bank Application.
"Zakat Agent"	Refers to Tulus Digital Sdn Bhd, a company appointed as AEON Bank's strategic partner and appointed by States Zakat Bodies/Agency as a "Zakat Agent".
"Zakat Bodies/Agency"	Refers to Zakat collection bodies or agencies authorized to collect Zakat on behalf of the relevant Zakat Board/Authority, as listed on the AEON Bank Application.

“Zakat Board/Authority”	Refers to the official state Zakat institutions responsible for the administration, collection and distribution of Zakat to designated beneficiaries.
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2. Eligibility Criteria

- 2.1 To be eligible to use the Zakat Service, a Customer must meet all the following criteria:
- (a) Holds an active AEON Bank Savings Account-i; and
 - (b) Is a Malaysian citizen residing in Malaysia.
- 2.2 The following Customers shall not be eligible to participate in and contribute to Zakat Service:
- (a) Customers whose AEON Bank Savings Account-i is inactive/dormant, terminated, closed, delinquent or is deemed unsatisfactorily conducted as determined by AEON Bank; and/or
 - (b) Customers who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

3. Usage of AEON Bank Zakat Services

- 3.1 To pay Zakat via the Zakat Service, Customers can select the Zakat type and Zakat Bodies/Agency available via the AEON Bank Zakat Service on the AEON Bank Application itself.
- 3.2 Customers understand and acknowledge that the payment of the Zakat contribution will be deducted from their AEON Bank Saving Account-i. Subject to instances where a system error has occurred (e.g. duplicate payment, transaction error, system malfunction), there will be no refunds allowed after the payment is completed.
- 3.3 Customers shall bear the sole responsibility to verify and ensure that all required information submitted is accurate and complete prior to submitting any Zakat contribution payment. For the avoidance of doubt, following successful payment of the Customer's Zakat deduction, the Customer shall receive the following notifications:
- (i) payment confirmation from AEON Bank;
 - (ii) Tulus Payment Notification email; and
 - (iii) Official Zakat receipt (upon Customer's direct request from relevant Zakat Bodies/Agency, within 7 working days after the payment is finalized).
- 3.4 Customers acknowledge and agree that the AEON Bank Zakat Service is subject to the Zakat Agent's [Terms and Conditions](#).

4. General Terms & Conditions

- 4.1 By using the Zakat Service, the Customer is subject to these Terms and Conditions as well as any other applicable terms and conditions, including but not limited to the AEON Bank Savings Account-i.
- 4.2 AEON Bank is only a payment channel and AEON Bank accepts no responsibility, obligation or liability for the services provided by the Zakat Agent. The Zakat Agent shall undertake the full responsibilities, obligations and liabilities in respect of its services, including its Shariah compliance. AEON Bank shall also not bear any liability for the final remittance or distribution of the Zakat funds from the Zakat Agent to the respective Zakat Bodies/Agencies.
- 4.3 AEON Bank and/or the Zakat Agent, as the case may be, reserves the right to disqualify or reject any Zakat Payee transaction, if the Zakat Payee is found or reasonably suspected to be in breach of these Terms and Conditions, or is misusing or abusing the Zakat Service or the payment process, including but not limited to engaging in fraudulent, misleading or unlawful activities.
- 4.4 By using the Zakat Service, the Zakat Payee agrees to the [Privacy Notice](#) of AEON Bank whereby the Zakat Payee agrees and consents to allow its personal data to be collected, processed, stored and used by AEON Bank for the purpose of the AEON Bank Zakat Service.
- 4.5 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 the Zakat Service.
- 4.6 AEON Bank shall not in any manner whatsoever be liable or held responsible for any failure to perform its obligations in whole or in part 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.
- 4.7 AEON Bank and its officers, employees, representatives and/or agents (including, without limitation, any third-party service providers engaged by AEON Bank) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by the Zakat Service or any third parties resulting directly or indirectly from the Zakat Payee participation in the Zakat Service.
- 4.8 AEON Bank reserves the right to change, vary and/or amend any of the terms and conditions contained herein with prior notice to the Zakat Payee through the Bank's website or the AEON Bank Application.

- 4.9 AEON Bank reserves the right to cancel, suspend, or terminate the availability of the Zakat Service (in whole or in part) at any time, by providing reasonable prior notice through the AEON Bank website, AEON Bank Application, or any other method determined by the Bank.
- 4.10 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. Any dispute arising out of or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Malaysia.
- 4.11 The decision of AEON Bank and/or the Zakat Agent, as the case may be, on any matter relating to the Zakat Service shall be final and binding.
- 4.12 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, or publicity materials relating to the Zakat Service, these Terms and Conditions shall prevail.
- 4.13 These Terms and Conditions may also be available in Bahasa Malaysia. In the event of any inconsistency, conflict, ambiguity, or discrepancy between the English and Bahasa Malaysia versions, the English version shall prevail.