

Effective Date: 1/10/2024

**TERMS AND CONDITIONS**  
**AEON BANK CAMPAIGN**

The AEON Bank Campaign is organised by AEON Bank (M) Berhad (Formerly known as ACS Digital Berhad (Registration No: 202201026163 (1471860-K)) (the “Campaign”). This Campaign is subject to the terms and conditions herein, AEON Bank’s [General Terms of Use](#), and all other related terms and conditions on the AEON Bank Application. More information about the Campaign can be found in <https://aeonbank.com.my/promotions/awareness>.

**1. Campaign Period**

The Campaign is valid for a period from 1 September 2024 to 31 December 2024 (“Campaign Period”). Any Campaign Period extension shall be determined by AEON Bank at its sole discretion.

**2. Definitions**

Terms	Definition
“AEON Bank” or “the Bank”	Refers to AEON Bank (M) Berhad (Formerly known as ACS Digital 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
“AEON Bank Debit Card-i”	Refers to the debit card issued by AEON Bank
“AEON Points”	Refers to the loyalty points awarded to members of the AEON Points Programme
“AEON Points Programme”	Refers to the loyalty programme owned by AEON Credit Service (M) Berhad (Reg. No. 199601040414 (412767-V))
“Campaign”	Refers to the following promotions: Promotion 1: AEON Bank Sign Up Promotion 2: AEON Bank Debit Card-i Spending Promotion 3: Savings Pot: Profit Rate 3.00% per annum (p.a) Promotion 4: AEON Bank Debit Card-i Issuance Fee Waiver Promotion 5: AEON Bank Debit Card-i 1% Service Fee Waiver for Overseas Transactions Promotion 6: RM5 Fee Discount on International Cash Withdrawal Promotion 7: Free AEON Mall Parking Promotion 8: Referral Programme
“Customer”	Refers to customers of AEON Bank who fulfil the eligibility criteria of each promotion as per Paragraph 5 below
“New Customer”	Refers to Customers of AEON Bank who successfully perform Fund Transfer

	Verification (FTV) during the Campaign Period
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### 3. Campaign Rewards

This Campaign consists of the following seven (7) promotions as below:

No.	Promotion	Promotion Reward
<b>Promotion 1</b>	AEON Bank Sign Up	1,000 AEON Points (worth RM5.00)
<b>Promotion 2</b>	AEON Bank Debit Card-i Spending	RM1 = 1 AEON Point by using either virtual or physical card (E.g. With payment of RM200, Customers are entitled to receive 200 AEON Points)
<b>Promotion 3</b>	Savings Pot: 3.00% Profit Rate p.a.	3.00% profit rate p.a. on Customer's deposits in their Savings Pots
<b>Promotion 4</b>	AEON Bank Debit Card-i Issuance Fee Waiver	Waiver of Debit Card-i issuance fee worth RM12.00
<b>Promotion 5</b>	AEON Bank Debit Card-i 1% Service Fee Waiver for Overseas Transactions	Waiver of the 1% service fee imposed by AEON Bank on Debit Card-i transactions made outside of Malaysia in foreign currency (physical transactions) and/or made online in foreign currencies (virtual transactions)
<b>Promotion 6</b>	RM5 Processing Fee Discount on International Cash Withdrawal	RM5 discount for cash withdrawal using AEON Bank Debit Card-i at any international ATM via VISA Plus
<b>Promotion 7</b>	Free AEON Mall Parking	<p>Free 2 hours parking at the following participating AEON Malls when entering parking using Customer's AEON Bank Debit Card-i:</p> <ul style="list-style-type: none"> <li>• Metro Prima</li> <li>• Cheras Selatan</li> <li>• Taman Equine</li> <li>• Rawang</li> <li>• Melaka</li> <li>• Seremban 2</li> <li>• Bandaraya Melaka</li> <li>• Nilai</li> <li>• Taiping</li> <li>• Permas Jaya</li> <li>• Bandar Dato' Onn</li> <li>• Bukit Raja</li> <li>• Taman Maluri</li> <li>• AEON BiG Subang Jaya</li> <li>• AEON BiG Wangsa Maju</li> <li>• AEON BiG Bukit Rimau</li> <li>• Bukit Mertajam</li> <li>• Kota Bharu</li> <li>• Ipoh Kinta City</li> <li>• Klebang</li> <li>• Ipoh Station 18</li> <li>• Seri Manjung</li> <li>• Taman Universiti</li> <li>• Kulai</li> <li>• Bukit Indah</li> <li>• Tebrau City</li> <li>• Shah Alam</li> <li>• Alpha Angle</li> <li>• AU2 Setiawangsa</li> <li>• AEON BiG Puchong</li> <li>• AEON BiG Klang</li> <li>• AEON BiG Penang Prai</li> </ul>

		<ul style="list-style-type: none"> <li>• AEON BiG Kepong</li> <li>• AEON BiG Bukit Minyak</li> </ul>
<b>Promotion 8</b>	Referral Programme	1,800 AEON Points

#### 4. Campaign Mechanics and Rewards Crediting

The Campaign mechanics are as below:-

No.	Promotion	Promotion Mechanics	Promotion Reward
<b>Promotion 1</b>	AEON Bank Sign Up	<ul style="list-style-type: none"> <li>• Customers must successfully register and activate their AEON Bank Savings Account-i</li> <li>• Upon successful registration and activation of their AEON Saving Account-i, Customers will be rewarded with 1,000 AEON Points</li> </ul>	1,000 AEON Points will be credited to the Customer's AEON Points Programme account once they successfully create and activate their AEON Bank Savings Account-i
<b>Promotion 2</b>	AEON Bank Debit Card-i Spending	Customers shall earn 1 AEON Point for every RM1 spent when making a purchase with their AEON Bank Debit Card-i (both virtual or physical card) (excluding Excluded Transactions)	The AEON Points will be credited within 3 working days after a successful payment with an AEON Bank Debit Card-i
<b>Promotion 3</b>	Savings Pot: 3.00% p.a. Profit Rate	<ul style="list-style-type: none"> <li>• Customers must successfully register and activate their AEON Bank Savings Account-i</li> <li>• Customers need to open a Savings Pot(s) and deposit funds into it</li> <li>• The profit earned by Customers is accrued daily and will be deposited into the Customers' Savings Pot on the last day of the month</li> </ul>	The profit will be deposited on the last day of the month into the Customer's Savings Pot.
<b>Promotion 4</b>	AEON Bank Debit Card-i Issuance Fee Waiver	Customers must successfully register and activate their AEON Bank Savings Account-i and have received approval for their physical AEON Bank Debit Card-i request	When Customers requests for a physical Debit Card-i, no fees will be charged for the first time issuance
<b>Promotion 5</b>	AEON Bank Debit Card-i 1% Service Fee Waiver for Overseas Transactions	Upon a successful overseas transaction (in foreign currency) via a Customer's AEON Bank Debit Card-i (physical or virtual), Customers will receive a 1% service fee waiver on the transacted amount	1% service fee on the transacted value made via a Customer's AEON Bank Debit Card-i will be waived  Note: 1% transaction fee imposed

			by Visa on any transacted value is still applicable.
<b>Promotion 6</b>	RM5 Processing Fee Discount on International Cash Withdrawal	Customers who perform an international ATM withdrawal via VISA Plus with their AEON Bank Debit Card-i will receive a RM5 discount on the processing fee	RM5 discount for ATM cash withdrawal using AEON Bank Debit Card-i at any international ATM via VISA Plus
<b>Promotion 7</b>	Free AEON Mall Parking	Customers who enter participating AEON Mall locations using their AEON Bank Debit Card-i will enjoy 2 hours of free parking	Free 2-hour parking at participating AEON Malls
<b>Promotion 8</b>	Referral Programme (Starting from 23 September 2024)	Customers send a Referral Code to friends and family who are not an existing AEON Bank customer. Once the referee successfully opened a new AEON Bank Saving Account-i. Customers eligible to receive the reward.	1,800 AEON Points will be credited to the Customer's AEON Points Programme account.

## 5. Eligibility Criteria

- 5.1 Promotion 1 is only eligible for New Customers of AEON Bank who successfully registered and activated an AEON Bank Savings-i account during the Campaign Period.
- 5.2 All Customers of AEON Bank are eligible for Promotion 2, Promotion 3, Promotion 4, Promotion 5, Promotion 6, Promotion 7, and Promotion 8.
- 5.3 The following Customers shall not be eligible to participate in the Campaign:
- (a) Customers whose AEON Bank Savings Account-i is terminated, closed, delinquent or unsatisfactorily conducted during the Campaign Period and/or
  - (b) Customers who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against the Customers.
- 5.4 For Promotion 2, eligible spending using the AEON Bank Debit Card-i shall not include the following transactions("Excluded Transactions"):
- (a) Shariah non-compliance related payments at merchants with Merchant Category Codes (MCCs) that are not compliant with Shariah requirements as per the [AEON Debit Card-i Product Disclosure Sheet](#) ;
  - (b) any transactions or payments to AirPay Malaysia Sdn Bhd, Fass Payment Solutions Sdn Bhd, FassPay, Coda Payments Kuala Lumpur, Codashop, or any other related merchants; and/or

(c) payments at merchants with the following MCCs:

<b>MCC</b>	<b>MCC Description</b>
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
4814	Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe-Reading Telephones, and Fax Services
4784	Tolls and Bridge Fees
4789	Transportation Services
5310	Discount Stores
7372	Computer Programming, Data Processing, and Integrated Systems Design Services
7399	Business Services
6300	Insurance Sales, Underwriting, and Premiums
5960	Direct Marketing – Insurance Services
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9399	Government Services (Not Elsewhere Classified):
9223	Bail and Bond Payments
9311	Tax Payments
9402	Courier Services
8398	Charitable Social Service Organizations
5931	Used Merchandise and Secondhand Stores
8641	Civic, Social, and Fraternal Associations

8661	Political Organisations
8675	Automobile Associations
8699	Membership Organizations (Not Elsewhere Classified):
4821	Telegraph Services
5921	Package Stores – Beer, Wine, and Liquor

- 5.5 For avoidance of doubt, for Promotion 5, the 1% transaction fee imposed by Visa on any transacted value is still applicable.
- 5.6 For avoidance of doubt, no rewards shall be granted for Excluded Transactions. AEON Bank reserves the right to update the list of Excluded Transactions without any prior notice to Customers.
- 5.7 In the event that (i) a Customer closes their AEON Bank Savings Account-i and/or AEON Points Programme membership (ii) or in the event the Customer's AEON Bank Savings Account-i and/or AEON Points Programme membership is suspended, frozen or closed for whatsoever reasons, AEON Bank shall have the right to:
- (a) disqualify such Customer from participating in this Campaign including any individual promotion;
  - (b) retract or forfeit awarded Promotion Rewards from the Customer without any prior notice;
  - (c) decline to credit any Promotion Rewards to the Customer without any prior notice; and/or
  - (d) take any other action deemed necessary against the Customer.

## 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 Debit Card-i.
- 6.3 AEON Points are issued by AEON Credit Service (M) Berhad. Therefore, by participating in this Campaign, Customers also agree to the AEON Points Programme terms and conditions which can be found at <https://aeonbank.com.my/loyalty>.
- 6.4 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.
- 6.5 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.

- 6.6 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.
- 6.7 By participating in this Campaign, Customers agree that AEON Bank shall not in any manner whatsoever be liable or held responsible 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.
- 6.8 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 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.
- 6.13 AEON Bank's decision for any matter in relation to this Campaign shall be final and binding.
- 6.14 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.
- 6.15 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.