

Effective Date: 01/06/2025

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

The AEON Bank Campaign is organised by AEON Bank (M) 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 the following periods (“**Campaign Periods**”):

No	Promotion	Campaign Period
Promotion 1	AEON Bank Sign Up	1 June 2025 to 31 August 2025
Promotion 2	AEON Bank Debit Card-i Spending	1 June 2025 to 31 August 2025
Promotion 3	Savings Pot: 3.00% Profit Rate per annum (p.a.)	1 June 2025 to 31 August 2025
Promotion 4	AEON Bank Debit Card-i Issuance Fee Waiver	1 June 2025 to 31 August 2025
Promotion 5	Free AEON Mall Parking	1 June 2025 to 31 August 2025
Promotion 6	Referral Programme	1 June 2025 to 31 August 2025
Promotion 7	Thursday Is Better Than Friday	1 June 2025 to 31 August 2025
Promotion 8	Term Deposit-i Promotional Rate	1 June 2025 to 31 August 2025
Promotion 9	AEON Bank Debit Card-i Local ATM Cash Withdrawal Fee Waiver	2 May 2025 to 31 December 2025
Promotion 10	8x Grocery Rewards	26 May 2025 to 31 December 2025, subject to Clause 5.7 of these Terms and Conditions

**2. Definition**

Terms	Definition
“ <b>AEON Bank</b> ” or “ <b>the Bank</b> ”	Refers to AEON Bank (M) Berhad
“ <b>AEON Bank Application</b> ”	Refers to the mobile application that is used to access AEON Bank services
“ <b>AEON Bank Savings</b> ”	Refers to the Shariah-compliant savings account offered by AEON Bank

<b>Account-i”</b>	
<b>“AEON Bank Debit Card-i”</b>	Refers to the debit card issued by AEON Bank
<b>“AEON Bank Term Deposit-i”</b>	Refers to the Shariah-compliant Term Deposit-i account offered by AEON Bank
<b>“AEON Points”</b>	Refers to the loyalty points awarded to members of the AEON Loyalty Programme
<b>“AEON Loyalty Programme” or “AMP”</b>	Refers to the loyalty programme owned by AEON Credit Service (M) Berhad (Reg. No. 199601040414 (412767-V))
<b>“Campaign”</b>	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: Free AEON Mall Parking Promotion 6: Referral Programme Promotion 7: Thursday Is Better Than Friday Promotion 8: Term Deposit-i Promotional Rate Promotion 9: AEON Bank Debit Card-i Local ATM Cash Withdrawal Fee Waiver Promotion 10: 8x Grocery Rewards
<b>“Customer”</b>	Refers to customers of AEON Bank who fulfil the eligibility criteria of each promotion as per Paragraph 5 below
<b>“New Customer”</b>	Refers to Customers of AEON Bank who successfully perform Fund Transfer Verification (FTV) during the Campaign Period
<b>“Cash Withdrawal Fee”</b>	Refers to the fee that may be imposed for every successful cash withdrawal at any MEPS SAN Automated Teller Machine (ATM) throughout Malaysia
<b>“MEPS SAN”</b>	Refers to the Malaysian Electronic Payment System Shared ATM Network
<b>“Grocery Stores”</b>	Refers to physical grocery stores and supermarkets classified under Merchant Category Code (MCC) 5411 within Malaysia. This includes retailers primarily engaged in selling food and everyday household items through physical point-of-sale (POS) terminals. It excludes online grocery platforms, convenience stores, and general merchandise retailers not categorized under MCC 5411.
<b>“AEON Grocery Stores”</b>	Refers to physical grocery stores and supermarkets within Malaysia operated by AEON Group Malaysia that are classified under Merchant Category Code (MCC) 5411. This does not include AEON department stores, which are not part of MCC 5411.

### 3. Campaign Rewards

This Campaign consists of the following ten (10) 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 Pot.  *The Profit Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).
<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>	Free AEON Mall Parking	Free 2 hours parking at the following participating AEON Malls when entering parking using Customer's AEON Bank Debit Card-i: <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>• AEON BiG Kepong</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> <li>• AEON BiG Bukit Minyak</li> </ul>
<b>Promotion 6</b>	Referral Programme	1,800 AEON Points
<b>Promotion 7</b>	Thursday Is Better Than Friday	AEON Points for purchases made using AEON Bank Debit Card-i (physical and virtual) at Participating AEON Stores:

		<table><tr><td>2x AEON Points</td><td>Every Monday to Sunday (excluding Thursdays)</td></tr><tr><td>3x AEON Points</td><td>Every Thursday</td></tr></table>	2x AEON Points	Every Monday to Sunday (excluding Thursdays)	3x AEON Points	Every Thursday																	
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Promotion 8	Term Deposit-i Promotional Rate	<table><tr><td colspan="3">Table: Tenure &amp; Rate</td></tr><tr><td>Tenure</td><td>Prevailing Profit Rates (%)</td><td>Promotional Rate (%)</td></tr><tr><td>One (1) month</td><td>2.15% p.a.</td><td>Nil</td></tr><tr><td>Two (2) months</td><td>2.15% p.a.</td><td>Nil</td></tr><tr><td>Three (3) months</td><td>2.45% p.a.</td><td>Nil</td></tr><tr><td>Six (6) months</td><td>2.50% p.a.</td><td>3.08% p.a.</td></tr><tr><td>Twelve (12) months</td><td>2.55% p.a.</td><td>Nil</td></tr></table> <p>*The Promotional Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).</p>	Table: Tenure & Rate			Tenure	Prevailing Profit Rates (%)	Promotional Rate (%)	One (1) month	2.15% p.a.	Nil	Two (2) months	2.15% p.a.	Nil	Three (3) months	2.45% p.a.	Nil	Six (6) months	2.50% p.a.	3.08% p.a.	Twelve (12) months	2.55% p.a.	Nil
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Promotion 9	AEON Bank Debit Card-i Local ATM Cash Withdrawal Fee Waiver	Waiver of Cash Withdrawal Fee at any MEPS SAN Automated Teller Machine (ATM) throughout Malaysia																					
Promotion 10	8x Grocery Rewards	<p>8x AEON Points will be awarded for every RM1 spent on eligible grocery transactions using the physical AEON Bank Debit Card-i, excluding online grocery transactions, at Grocery Stores.</p> <p>RM1 = 8 AEON Points by using a physical debit card only for grocery transactions at Grocery Stores. (E.g. With payment of RM200, Customers are entitled to receive 1,600 AEON Points)</p>																					

#### 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</li> </ul>	1,000 AEON Points will be credited to the Customer's AEON Loyalty Programme account once they successfully create and activate their

		<p>activate their AEON Bank Savings Account-i</p> <ul style="list-style-type: none"> <li>• Upon successful registration and activation of their AEON Saving Account-i, Customers will be rewarded with 1,000 AEON Points.</li> </ul>	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 three (3) working days after a successful payment with an AEON Bank Debit Card-i.
<b>Promotion 3</b>	Savings Pot: 3.00% Profit Rate p.a.	<ul style="list-style-type: none"> <li>• Customers need to open a Savings Pot(s) and deposit funds into it to enjoy 3.00% Profit Rate p.a.</li> <li>• The profit earned by Customers is accrued daily and will be deposited into the Savings Pot on the last day of the month.</li> </ul>	<p>The profit will be deposited on the last day of the month into the Customer's AEON Bank Savings Pot.</p> <p>*The Profit Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).</p>
<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 request for a physical Debit Card-i, no fees will be charged for the first time issuance.
<b>Promotion 5</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 6</b>	Referral Programme	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	1,800 AEON Points will be credited to the Customer's AEON Loyalty Programme account.

		Saving Account-i. Customers eligible to receive the reward.												
Promotion 7	Thursday Is Better Than Friday	Customers will be entitled to receive AEON Points based on their transactions made using their AEON Bank Debit Card-i.	<div>AEON Points for purchases made using AEON Bank Debit Card-i (physical and virtual) at Participating AEON Stores:</div> <table><thead><tr><th>Day(s)</th><th>With AEON Bank Debit Card-i</th><th>AEON Loyalty Programme Membership Recognition</th><th>Rewards with Scenarios</th></tr></thead><tbody><tr><td>Every Monday to Sunday (excluding Thursdays)</td><td>2 x AEON Points</td><td rowspan="2">Additional 1 x AEON Points</td><td>Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 3 x AEON Points : 100 *3 AEON Points = 300 AEON Points  This is equivalent to a 1.5% cashback</td></tr><tr><td>Every Thursday</td><td>3 x AEON Points</td><td>Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 4 x AEON Points : 100 *4 AEON Points = 400 AEON Points  This is equivalent to a 2% cashback</td></tr></tbody></table> <div>The AEON Points will be credited within forty-five (45) working days after a successful payment using AEON Bank Debit Card-i.</div>	Day(s)	With AEON Bank Debit Card-i	AEON Loyalty Programme Membership Recognition	Rewards with Scenarios	Every Monday to Sunday (excluding Thursdays)	2 x AEON Points	Additional 1 x AEON Points	Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 3 x AEON Points : 100 *3 AEON Points = 300 AEON Points  This is equivalent to a 1.5% cashback	Every Thursday	3 x AEON Points	Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 4 x AEON Points : 100 *4 AEON Points = 400 AEON Points  This is equivalent to a 2% cashback
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Promotion 8	Term Deposit-i Promotional Rate	<ul style="list-style-type: none"><li>Customers with an existing Savings Account-i are entitled to select the Term Deposit-i Promotional Rate offered throughout the promotional period.</li><li>Automatically renewed</li></ul>	<div>Table: Tenure &amp; Rate</div> <table><thead><tr><th>Tenure</th><th>Prevailing Profit Rates (%)</th><th>Promotional Rate (%)</th></tr></thead><tbody><tr><td>One (1) month</td><td>2.15% p.a.</td><td>Nil</td></tr><tr><td>Two (2) months</td><td>2.15% p.a.</td><td>Nil</td></tr></tbody></table>	Tenure	Prevailing Profit Rates (%)	Promotional Rate (%)	One (1) month	2.15% p.a.	Nil	Two (2) months	2.15% p.a.	Nil		
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		placements shall be subject to prevailing profit rates and are not eligible for the promotional rates offered.	<table><tr><td>Three (3) months</td><td>2.45% p.a.</td><td>Nil</td></tr><tr><td>Six (6) months</td><td>2.50% p.a.</td><td>3.08% p.a.</td></tr><tr><td>Twelve (12) months</td><td>2.55% p.a.</td><td>Nil</td></tr></table> <p>*The Promotional Rate may be revised in the event of a change in the Overnight Policy Rate (OPR).</p>	Three (3) months	2.45% p.a.	Nil	Six (6) months	2.50% p.a.	3.08% p.a.	Twelve (12) months	2.55% p.a.	Nil									
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Promotion 9	AEON Bank Debit Card-i Local ATM Cash Withdrawal Fee Waiver	Cash Withdrawal Fee will be automatically reimbursed to the Customer's AEON Bank Savings Account-i after the transaction is completed.	Waiver of Cash Withdrawal Fee at any MEPS SAN Automated Teller Machine (ATM) throughout Malaysia.																		
Promotion 10	8x Grocery Rewards	Customers shall earn 8 AEON Points for every RM1 spent on grocery transactions using their AEON Bank Debit Card-i (physical card), excluding online grocery transactions, at Grocery Stores.	<p>AEON Points for grocery transactions made using an AEON Bank Debit Card-i (physical card) will be rewarded as follows:</p> <table><tr><th>Day(s)</th><th>Merchant Type</th><th>Points</th><th>AEON Loyalty Programme Membership Recognition</th><th>Rewards with Scenarios</th></tr><tr><td rowspan="3">Everyday</td><td>AEON Grocery Stores (excluding AEON department stores)</td><td>8 x AEON Points</td><td>+ 1 x AEON Point</td><td>Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 9 x AEON Points : 100 *9 AEON Points = 900 AEON Points  This is equivalent to a 4.5% cashback</td></tr><tr><td>Grocery Stores (excluding AEON Grocery Stores)</td><td>8 x AEON Points</td><td>No</td><td>Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 8 x AEON Points : 100 *8 AEON Points = 800 AEON Points  This is equivalent to a 4% cashback</td></tr><tr><td>Non-retail, Non-Grocer</td><td>1x AEON</td><td>No</td><td>Customer makes payment of RM</td></tr></table>	Day(s)	Merchant Type	Points	AEON Loyalty Programme Membership Recognition	Rewards with Scenarios	Everyday	AEON Grocery Stores (excluding AEON department stores)	8 x AEON Points	+ 1 x AEON Point	Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 9 x AEON Points : 100 *9 AEON Points = 900 AEON Points  This is equivalent to a 4.5% cashback	Grocery Stores (excluding AEON Grocery Stores)	8 x AEON Points	No	Customer makes payment of RM 100 using AEON Bank Debit Card-i  Reward: 8 x AEON Points : 100 *8 AEON Points = 800 AEON Points  This is equivalent to a 4% cashback	Non-retail, Non-Grocer	1x AEON	No	Customer makes payment of RM
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The AEON Points will be credited within forty-five (45) working days after a successful payment using AEON Bank Debit Card-i.

## 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 Account-i 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, Promotion 8, Promotion 9 and Promotion 10.
- 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, Promotion 7 and Promotion 10, 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 related to SSPN Prime/ SSPN Plus Savings;
  - (c) e-wallet top-up transactions;



- (d) any transactions or payments to AirPay Malaysia Sdn Bhd, Fass Payment Solutions Sdn Bhd, Faspay, Coda Payments Kuala Lumpur, Codashop, or any other related merchants; and/or
- (e) payments at merchants with the following MCCs:

MCC	MCC Description
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

<b>MCC</b>	<b>MCC Description</b>
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
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
6010	Manual Cash Disbursement
6211	Securities: Brokers/Dealers
6513	Real Estate Agents and Managers: Rentals
1520	General Contractors: Residential and Commercial
1711	Air Conditioning, Heating and Plumbing Contractors
1731	Electrical Contractors
1740	Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors
1750	Carpentry Contractors
1761	Roofing, Siding, and Sheet Metal Work Contractors
1771	Concrete Work Contractors
1799	Contractors, Special Trade Contractors
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making and Related Services
2842	Sanitation, Polishing and Specialty Cleaning Preparations

5.5 For Promotion 7, the following list of stores are considered as a participating AEON store (“**Participating AEON Stores**”):

AEON	Metro Prima	Bukit Mertajam	Mid Valley
	Cheras Selatan	Kota Bharu	Bandar Utama-
	Taman Equine	Ipoh Kinta City	Queensbay Mall
	Rawang	Klebang	Bandar Baru Klang
	Melaka	Ipoh Station 18	Bandar Puchong
	Seremban 2	Seri Manjung	Putrajaya
	Bandaraya Melaka	Taman Universiti	Taman Maluri
	Nilai	Kulai	Ampang Utara 2
	Taiping	Bukit Indah	Kuching Central
	Permas Jaya	Tebrau City	Bandar Dato’ Onn
	Bukit Raja	Shah Alam	Alpha Angle
	Wangsa Maju		
AEON BiG	Aeon BiG Kepong	Aeon BiG Kuantan	Aeon BiG Puchong Utama
	Aeon BiG Ampang	Aeon BiG Mid Valley	Aeon BiG Batu Pahat
	Aeon BiG Sri petaling	Aeon BiG Putrajaya	Aeon BiG Ipoh Falim
	Aeon BiG Danau Kota	Aeon BiG Wangsa Maju	Aeon BiG Bukit Minyak
	Aeon BiG Klang	Aeon BiG Subang Jaya	Aeon BiG Penang Prai
	Aeon BiG Bukit Rimau	Aeon BiG Jaya One	Aeon BiG Bandar Tun Hussien Onn
	Aeon BiG Shah Alam	Aeon BiG Ipoh	Aeon BiG Sutera Utama
	Aeon BiG Kluang		
MaxValu	MaxValu Sunway Velocity	MaxValu Evo Bangi-	MaxValu Danga Bay
	MaxValu United Point	MaxValu Selayang Mall	MaxValu Palm Mall
	MaxValu Desa Park City	MaxValu Sphere Bangsar South	
Wellness	Wellness Bandar Utama	Wellness Bandar Dato’ Onn	Wellness Ayer Keroh Melaka
	Wellness Taman Maluri	Wellness Tasek Central	Wellness R&F JB
	Wellness Taman Equine	Wellness KL Gateway	Wellness Saradise Kuching
	Wellness Queensbay	Wellness Tebrau City	Wellness BIG Falim
	Wellness Bukit Indah	Wellness Ikano Shopping Centre	Wellness Seri Manjung Perak
	Wellness Permas Jaya	Wellness Evo	Wellness Solaris Mont Kiara
	Wellness Bukit Tinggi	Wellness Big Danau Kota	Wellness Bandaraya Melaka
	Wellness BIG Subang	Wellness Kiara 163	Wellness Tanjung Lumpur, Kuantan
	Wellness BIG Penang Prai	Wellness Seventeen Mall, Section 17	Wellness Metro Prima
	Wellness BIG Section 23	Wellness The Springs	Wellness Jalan Burhanuddin Helmi TTDI
	Wellness IPS 18	Wellness Publika	Wellness Big Puchong Utama

	Wellness Bandar Puchong	Wellness Kuching Central	Wellness Kinta City
	Wellness AEON BIG Wangsa Maju	Wellness Intermark	Wellness Velocity
	Wellness Wangsa Maju	Wellness Aman Central	Wellness Shah Alam
	Wellness Mid Valley	Wellness Rain Tree Rain	Wellness Kiara Bay
	Wellness Ipoh Sec 18	Wellness Nilai	Wellness Southkey Megamall
	Wellness Sunway Velocity	Wellness The Sphere	
Daiso	Daiso Taman Maluri	Daiso Tropicana Gardens	Daiso Starling
	Daiso Festival City	Daiso AU2	Daiso Bangi
	Daiso Dpulze	Daiso 163 Retail Park	Daiso Shah Alam
	Daiso Rawang	Daiso Bukit Raja	Daiso Seremban 2
	Daiso Queensbay	Daiso Gurney Plaza	Daiso Bukit Tinggi
	Daiso Nilai	Daiso Taman Equine	Daiso Palm Mall
	Daiso Melaka	Daiso Bandaraya Melaka	Daiso Klebang
	Daiso Kinta City	Daiso Ipoh Station 18	Daiso Seri Manjung
	Daiso Bandar Utama	Daiso Metro Prima	Daiso Bukit Mertajam
	Daiso Aman Central	Daiso Sunway Velocity	Daiso Cheras Selatan -T1
	Daiso Kulajaya	Daiso Bandar Dato Onn	Daiso Toppen
	Daiso Tebrau City	Daiso Bukit Indah	Daiso Setia City Mall
	Daiso 163 Retail Park	Daiso Gurney Plaza	Daiso Queensbay
	Daiso Kota Bharu	Daiso KTCC	Daiso My Town 2
	Daiso Kuching Central	Daiso The Spring	Daiso Taman Maluri - T3
	Daiso Avenue K	Daiso Bandaraya Melaka	Daiso My Town 2
	Daiso Main Place	Daiso Taiping	

- 5.6 Promotion 7 does not apply to (1) Excluded Transactions (except for transactions at Daiso outlets listed above), (2) transactions with tenants, brands, and other outlets not owned or operated by AEON notwithstanding that they may be located within AEON Malls or AEON departmental stores' premises, and (3) payments for parking fees. In the event of any doubt or dispute AEON Bank reserves the right to determine whether any transactions are qualifying transactions or not.
- 5.7 Promotion 10 is subject to a total cap of 250 million AEON Points throughout the Campaign Period on a first-come, first-served basis. Notwithstanding the Campaign Period, Promotion 10 may end earlier once the cap is reached and thereafter, AEON Bank shall have no further obligation to award AEON Points to Customers under this promotion.
- 5.8 In the event of overlapping AEON Points giveaways, the offer with the higher AEON Points allocation will prevail. Customers will not be entitled to receive multiple AEON Points rewards under different promotions for the same transaction unless specifically indicated herein.
- 5.9 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.

- 5.10 In the event that (i) a Customer closes their AEON Bank Savings Account-i and/or AEON Loyalty Programme membership or (ii) the Customer's AEON Bank Savings Account-i and/or AEON Loyalty 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.
- 5.11 To be eligible for Promotion 8, 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, the AEON Bank Debit Card-i and the AEON Bank Term Deposit-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 Loyalty 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.