Effective Date: 24/05/2024

TERMS AND CONDITIONS
AEON BANK LAUNCH CAMPAIGN

The AEON Bank Launch 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 7th May 2024 to 31st August 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)
Campaign	Refers to the following promotions: Promotion 1: AEON Bank Sign Up Promotion 2: AEON Bank Debit Card-i Spending Promotion 3: Profit Rate at 3.88% per annum (p.a.) Promotion 4: AEON Points Programme Membership Fee Waiver Promotion 5: AEON Bank Debit Card-i Issuance Fee Waiver
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
Existing Customer	Refers to Customers of AEON Bank who successfully onboarding to AEON Bank before the Campaign Period
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))
AEON Bank Savings Account-i	Refers to the Shariah-compliant savings account offered by AEON Bank
AEON Bank Application	Refers to the mobile application that is used to access AEON Bank services

3. Campaign Rewards

This Campaign consists of the following five (5) promotions as below:

No.	Promotion	Promotion Reward
Promotion 1	AEON Bank Sign Up	3000 AEON Points
Promotion 2	AEON Bank Debit Card-i Spending	RM1 = 3 AEON Points (E.g. With payment of RM200, Customers are entitled to receive 600 AEON points)
Promotion 3	3.88% profit rate p.a.	3.88% profit rate p.a. on Customer's deposits in the Savings Account-i
Promotion 4	AEON Points Programme Membership Fee Waiver	1 Year Membership Fee waiver worth RM12.00
Promotion 5	AEON Bank Debit Card-i Issuance Fee Waiver	Waiver of Debit Card-i issuance fee worth RM12.00

4. Campaign Mechanics and Rewards Crediting

The Campaign mechanics are as below:-

No.	Promotion	Promotion Mechanics	Promotion Reward Crediting
Promotion 1	AEON Bank Sign Up	• Customers must successfully register and activate their AEON Bank Savings Account-i • Upon successful registration and activation of their AEON Saving Account-i, Customers will be rewarded with 3000 AEON Points	3000 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
Promotion 2	AEON Bank Debit Card-i Spending	Customers shall earn 3 AEON Points for every RM1 spent when making a purchase with their AEON Bank Debit Card-i (excluding Excluded Transactions)	The AEON Points will be credited automatically after successful payment with AEON Bank Debit Card-i
Promotion 3	3.88% profit rate p.a.	• Customers must successfully register and activate their AEON Bank Savings Account-i • Customers need to deposit funds into their AEON Bank Savings-i or open a Savings Pot	The profit amount/accrued will be deposited on the last day of the month into Customer's AEON Bank Savings Account-i. The profit rate is only applicable to the end-of-day balance of the Customers' AEON Bank Savings Accounts-i

		• The profit rate earned by Customers will be deposited into the Customers' AEON Bank Savings Account-i on the last day of the month	
Promotion 4	AEON Points Programme Membership Fee Waiver	• Customers must successfully register and activate their AEON Bank Savings Account-i • Customers must fulfil AEON Points Programme membership requirements of AEON Credit Service (M) Berhad	• For New Customers of AEON Bank and AEON Points Programme, Customers can enjoy free membership instantly • For New Customers of AEON Bank that are existing AEON Points Programme members with "Active"or "Expired" status, they can enjoy free renewal of membership for one (1) year • Membership renewal will be reflected within 7 working days of request of renewal
Promotion 5	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 physical AEON Bank Debit Card-i	When Customers requests for a physical Debit Card-i, no fees will be charged for the first time issuance

5. Eligibility Criteria

5.1 Promotion 1 and Promotion 4 are only eligible for Customers of AEON Bank who successfully registered and activated an AEON Bank Savings-i during the Campaign Period.

5.2 All Customers of AEON Bank are eligible for Promotion 2, Promotion 3, and Promotion 5.

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 payment at merchants with Merchant Category Codes (MCCs) that are not compliant with Shariah requirements;

(b) payment of new card issuance fees, annual card fees, card replacement fees, and/or other applicable card fees imposed from time to time;

(c) cash withdrawals transactions;

(d) e-wallet top-up transactions;
(e) any transactions through "iimmpact.com" on the AEON Bank Application;
(f) transactions related to SSPN Prime/SSPN Plus savings;
(g) payment of insurances and/or takaful;
(h) government related payments such as courts cost, fines, bail and bond payment, tax payments, government services, postal services, and intra-government purchase;
(i) payments to charity and/or social services organisations;
(j) quasi cash merchant transactions (e.g: cryptocurrency, foreign currency, money order);
(k) void transactions, reversals or refunds; and/or
(l) such other transactions as the Bank may determine at its sole discretion.

5.5 For Promotion 3, Customers agree and acknowledge that there is a maximum limit of RM1,000,000,000 on the total placement received ("Maximum Limit") on a first come, first serve basis. The Bank has no obligation to inform Customers if the Maximum Limit has been reached.

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.