

Effective Date: 25 September 2026

TERMS AND CONDITIONS AEON BANK DEBIT CARD-i CAMPAIGNS

The AEON Bank Debit Card-i Campaigns are organised by AEON Bank (M) Berhad (Registration No: 202201026163 (1471860-K)) (the “**Campaigns**”). These Campaigns are 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 these Campaigns can be found in <https://aeonbank.com.my/promotions/awareness>.

1. Definition

Terms	Definition
“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
“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 Loyalty Programme
“AEON Loyalty Programme” or “AMP”	Refers to the loyalty programme owned by AEON Credit Service (M) Berhad (Reg. No. 199601040414 (412767-V))
“Campaign(s)”	Refers to the following promotions: (1) Debit Card Promotion 1: AEON Bank Debit Card-i Spending (2) Debit Card Promotion 2: Free AEON Mall Parking
“Customer”	Refers to customers of AEON Bank who fulfil the eligibility criteria of each promotion as per Paragraph 5 below

2. Campaign Period

The Campaigns are valid for the following periods, or earlier if any of the Campaign Rewards are exhausted, whichever occurs first (“**Campaign Period**”):

No.	Promotion	Campaign Period
Debit Card Promotion 1	AEON Bank Debit Card-i Spending at Participating AEON Stores	1 September 2026 to 30 November 2026
Debit Card Promotion 2	Free AEON Mall Parking	1 September 2026 to 30 November

		2026
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Any Campaign Period extension shall be determined by AEON Bank at its sole discretion.

3. Campaign Rewards

The Campaigns consist of the following promotions below:

No.	Promotion	Reward
Debit Card Promotion 1	AEON Bank Debit Card-i Spending at Participating AEON Stores	2x AEON Points for purchases made using AEON Bank Debit Card-i (physical and virtual) at Participating AEON Stores.
Debit Card Promotion 2	Free AEON Mall Parking	Free 2 hours parking at the following participating AEON Malls when entering parking using the Customer's AEON Bank Debit Card-i (physical card only): • Metro Prima • Cheras Selatan • Taman Equine • Rawang • Melaka • Seremban 2 • Bandaraya Melaka • Nilai • Taiping • Permas Jaya • Bandar Dato' Onn • Bukit Raja • Taman Maluri • AEON BiG Subang Jaya • AEON BiG Wangsa Maju • AEON BiG Bukit Rimau • AEON BiG Kepong • Bukit Mertajam • Kota Bharu • Ipoh Kinta City • Klebang • Ipoh Station 18 • Seri Manjung • Taman Universiti • Kulai • Bukit Indah • Tebrau City • Shah Alam • Alpha Angle • AU2 Setiawangsa • AEON BiG Puchong • AEON BiG Klang • AEON BiG Penang Prai • AEON BiG Bukit Minyak

4. Campaign Mechanics, Rewards Crediting & Redemption

The Campaign mechanics are as set out below:-

No.	Promotion	Promotion Mechanics	Reward
Debit Card Promotion 1	AEON Bank Debit Card-i Spending	Customers shall earn 2x AEON Points for every RM1 spent when making a purchase with their AEON Bank Debit Card-i (both virtual or physical card) (excluding Excluded Transactions) at Participating AEON Stores.	The AEON Points will be credited within three (3) working days after a successful payment with an AEON Bank Debit Card-i.
Debit Card Promotion 2	Free AEON Mall Parking	Customers who enter participating AEON Mall locations using their physical AEON Bank Debit Card-i will enjoy 2 hours of free parking. For the avoidance of doubt, this promotion is only applicable for Customers who use their physical AEON Bank Debit Card-i only.	Free 2-hour parking at participating AEON Malls.

5. Eligibility Criteria

- 5.1 Customers who have successfully registered, activated their accounts, and are active AEON Bank customers are eligible for all Campaigns.
- 5.2 The following Customers shall not be eligible to participate in the Campaigns:
 - (a) Customers who have had their AEON Bank Savings Account-i terminated, closed, suspended, or are delinquent or unsatisfactorily conducted as determined by AEON Bank within the Campaign Period; and/or
 - (b) individuals who are or become mentally incapacitated, deceased, adjudicated bankrupt, or have legal proceedings of any nature instituted against them.
- 5.3 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, FassPay, 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
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

5.4 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 Kulaijaya	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	

- 5.5 Debit Card Promotion 1 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 Group 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.
- 5.6 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.
- 5.7 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.
- 5.8 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 the Campaigns including any individual promotion;
 - (b) retract or forfeit awarded Campaign Rewards from the Customer without any prior notice;
 - (c) decline to credit any Campaign 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 Campaigns, Customers must fall within the Eligibility Criteria. By participating in these Campaigns, 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 these Campaigns. By participating in these Campaigns, 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 these Campaigns, 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 any of these Campaigns who does not comply with these Terms and Conditions and/or are found or reasonably suspected to be misusing or abusing the Campaigns or the operations and processes of the Campaigns including but not limited to fraudulent activities.
- 6.5 By participating in these Campaigns, 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 these Campaigns.
- 6.7 By participating in these Campaigns, 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.
- 6.8 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 any of the Campaigns, 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.

- 6.9 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 these Campaigns) 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 these Campaigns, unless due to AEON Bank's gross negligence or wilful misconduct specifically related to these Campaigns.
- 6.10 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 these Campaigns.
- 6.11 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.
- 6.12 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.
- 6.13 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 these Campaigns or the exhaustion or the unavailability of the rewards.
- 6.14 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 these Campaigns shall be referred to the exclusive jurisdiction of Malaysian courts.
- 6.15 AEON Bank's decision for any matter in relation to these Campaigns shall be final and binding.
- 6.16 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 these Campaigns, these Terms and Conditions shall prevail.
- 6.17 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.