

Effective Date: 28/08/2026

**TERMS AND CONDITIONS**  
**AEON BANK GOOGLE PAY CASHBACK CAMPAIGN**

The AEON Bank Google Pay Cashback 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](#), Terms and Conditions Governing Digital Wallet and all other related terms and conditions on the AEON Bank Application. More information about this Campaign can be found in <https://aeonbank.com.my/promotions/awareness>.

**1. 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 Account-i</b> ”      | Refers to the Shariah-compliant savings account offered by AEON Bank                                                 |
| “ <b>AEON Bank Debit Card-i</b> ”           | Refers to the debit card issued by AEON Bank                                                                         |
| “ <b>Campaign(s)</b> ”                      | Refers to this AEON Bank Google Pay Cashback Campaign                                                                |
| “ <b>Customer</b> ”                         | Refers to customers of AEON Bank                                                                                     |
| “ <b>Eligible Transaction</b> ”             | Refers to any transaction made via Google Pay with the AEON Bank Debit Card-i and settled within the Campaign Period |
| “ <b>Google Pay</b> ”                       | Refers to the mobile payment service developed by Google that allows users to make payment via Google Wallet         |
| “ <b>Google Wallet</b> ”                    | Refers to the digital wallet platform developed by Google                                                            |

**2. Campaign Period**

The Campaign shall commence from **28 August 2026** and shall conclude on **30 September 2026** (both dates inclusive), or earlier if the Campaign Rewards are exhausted, whichever occurs first (“**Campaign Period**”).

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

### 3. Campaign Mechanics and Rewards

- 3.1 Customers who complete an Eligible Transaction during the Campaign Period will receive 3% cashback of the total Eligible Transaction amount spent, subject to a maximum cap of RM30 per Customer throughout the Campaign Period (“**Cashback Reward**”).
- 3.2 The Cashback Reward shall be credited into the Customer’s AEON Bank Savings Account-i within fourteen (14) working days from the settlement date of an Eligible Transaction, or such other period as AEON Bank may deem fit.
- 3.2 The Campaign is subject to a maximum budget allocated, determined at AEON Bank’s discretion, and awarded to the Customers on a first-come, first-served basis. Once the maximum limit of the Campaign is reached, the Campaign shall automatically end and AEON Bank shall have no further obligation to award any Cashback Reward to the Customers under the Campaign. AEON Bank shall notify the Customers of the early termination of the Campaign by posting a notice on the Bank’s website, through the AEON Bank Application, or any other manner as determined by the Bank.

### 4. Eligibility Criteria

- 4.1 Subject to Clause 4.2, the Campaign is open to all Customers who have successfully added their AEON Bank Debit Card-i into their Google Wallet.
- 4.2 The following Customers shall not be eligible to participate in the Campaign:
  - (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.
- 4.3 An Eligible Transaction 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 Bank 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                                                                                                                                                                                                          |

| MCC  | MCC Description                                                         |
|------|-------------------------------------------------------------------------|
| 6011 | Financial Institutions – Automated Cash Disbursements                   |
| 6012 | Financial Institutions – Merchandise, Services, and Debt Repayment      |
| 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               |

4.4 For avoidance of doubt, no Cashback Reward shall be granted for Excluded Transactions. AEON Bank reserves the right to update the list of Excluded Transactions with prior notice to the Customers.

4.5 The Cashback Reward is subject to the following conditions:

- (a) Cashback Reward amounts are rounded down to two (2) decimal places, and must be at least RM0.01 to be credited to Customer's AEON Bank Savings Account-i. For the avoidance of doubt, any Cashback Reward amounting less than RM0.01 shall be automatically forfeited.

- (b) If an Eligible Transaction is cancelled, reversed, voided, or refunded for any reason whatsoever after the Cashback Reward has been credited to the Customer's AEON Bank Savings Account-i, the corresponding Cashback Reward amount shall be deducted from the Customer's AEON Bank Savings Account-i.
  - (c) In the event of any dispute, claim, or appeal regarding (i) whether a transaction is eligible for Cashback Reward, or (ii) the amount of Cashback Reward credited (or debited pursuant to Clause 4.5(b) above), the Customer shall provide proof of the relevant transaction upon request for AEON Bank's review. Notwithstanding the aforesaid, Clause 5.15 shall apply.
  - (d) AEON Bank reserves the right to adjust, deduct, or reclaim any Cashback Reward credited to the Customer's AEON Bank Savings Account-i at any time in the event AEON Bank becomes aware of any error in connection with such crediting.
- 4.6 In the event that (i) a Customer closes their AEON Bank Savings Account-i; or (ii) the Customer's AEON Bank Savings Account-i is suspended, frozen or closed for any reason whatsoever, AEON Bank shall have the right to:
- (a) disqualify such Customer from participating in the Campaign including any individual promotions;
  - (b) retract or forfeit awarded Cashback Rewards from the Customer without any prior notice;
  - (c) decline to credit any Cashback Rewards to the Customer without any prior notice; and/or
  - (d) take any other action deemed necessary against the Customer.

## **5. General Terms & Conditions**

- 5.1 To participate in the Campaign, Customers must fall within the Eligibility Criteria. By participating in the Campaign, Customers agree to be bound by these Terms and Conditions.
- 5.2 Customers are advised to read and understand these Terms and Conditions before participating in the Campaign. By participating in these 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, AEON Bank Debit Card-i and Digital Wallet.
- 5.3 AEON Bank has the right to disqualify or reject any Customers from participating in the Campaign who does not comply with these Terms and Conditions and/or are found or reasonably suspected to be misusing or abusing the Campaign or the operations and processes of the Campaign including but not limited to fraudulent activities.
- 5.4 Customers understand and acknowledge that the use of Google Pay is governed by Google's applicable terms and conditions. AEON Bank shall not be responsible or liable for any technical failures, service disruptions, or any losses or damages suffered or incurred by the Customers arising out of or in connection with the Customer's use of Google Pay.
- 5.5 By participating in the 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.

- 5.6 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 the Campaign.
- 5.7 By participating in the Campaign, 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.
- 5.8 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 the Campaign, 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.
- 5.9 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 the 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 the Campaign, unless due to AEON Bank's gross negligence or wilful misconduct specifically related to the Campaign.
- 5.10 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 the Campaign.
- 5.11 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.
- 5.12 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, through the AEON Bank Application, or any other manner as determined by the Bank from time to time.
- 5.13 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 the Campaign or the exhaustion or the unavailability of the rewards.
- 5.14 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 the Campaign shall be referred to the exclusive jurisdiction of Malaysian courts.
- 5.15 AEON Bank's decision for any matter in relation to the Campaign shall be final and binding.

- 5.16 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 the Campaign, these Terms and Conditions shall prevail.
- 5.17 These 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 these Terms and Conditions, the English version of these Terms and Conditions shall prevail.