

Effective Date: 17/08/2026

TERMS AND CONDITIONS MERDEKA/MALAYSIA DAY 2026 CAMPAIGN

The Merdeka/Malaysia Day 2026 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 this Campaign 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.
“Customer”	Refers to customers of AEON Bank.
“Eligible DuitNow QR Transactions”	Refers to DuitNow QR Point of Sale (POS) transactions at selected registered merchants with specific Merchant Category Codes (MCC), subject to Clause 3.1
“Campaign Rewards”	Refers to the cash reward of RM31 to be credited to the Winners’ AEON Bank Savings Account-i
“Entry” or “Entries”	Refers to an automated internal entry record created within AEON Bank’s system, upon a Customer’s Eligible Transaction. There will be no physical or digital entry record issued to the Customer.

2. Campaign Period

The Campaign shall commence on **17 August 2026** and shall conclude on **27 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 a transaction using their DuitNow QR at a merchant with a minimum value of RM15 in a single transaction (“**Eligible DuitNow QR Transaction**”) during the Campaign Period shall be eligible to receive **ONE (1)** Entry for this Campaign. For the avoidance of doubt, Customers will only be

eligible to receive **ONE (1)** Entry per Eligible Transaction, regardless of the transaction amount, provided that the minimum transaction value of RM15 is met.

- 3.2 Subject to Clause 3.1 above, there shall be no limit to the number of Eligible Transactions that a Customer can perform throughout the Campaign Period, and each Eligible Transaction shall entitle the Customer to earn corresponding Entries.
- 3.3 A total of **SIXTY NINE (69)** Entries will be selected at random ("**Selected Winners**") in accordance with each Campaign Cycle as stated in the table below.

Campaign Cycle	Week
Campaign Cycle 1	17 August 2026 - 23 August 2026
Campaign Cycle 2	24 August 2026 - 30 August 2026
Campaign Cycle 3	31 August 2026 - 6 September 2026
Campaign Cycle 4	7 September 2026 - 13 September 2026
Campaign Cycle 5	14 September 2026 - 20 September 2026
Campaign Cycle 6	21 September 2026 - 27 September 2026

- 3.4 The Selected Winners are entitled to receive a cash reward of RM31 ("**Campaign Reward**") which will be credited directly into the Selected Winners' AEON Bank Savings Account-i in accordance with the following Reward Cycle. Any notifications relating to the Campaign shall be made on AEON Bank's official Instagram page and/or any other channels as notified by AEON Bank from time to time.

Campaign Cycle	Reward Cycle
Campaign Cycle 1 - Campaign Cycle 3	7 September 2026 - 13 September 2026
Campaign Cycle 4 - Campaign Cycle 6	28 September 2026 - 4 October 2026

- 3.5 Customers may receive the Campaign Reward a total of **THREE (3)** times only throughout the entire Campaign Period. AEON Bank reserves the right to disqualify any Selected Winner who has reached this limit and award the Campaign Reward to an alternative Selected Winner.

4. Eligibility Criteria

- 4.1 All Customers who have successfully registered, activated their accounts, and are active AEON Bank customers during the Mission Period, except for the following:

- a. Customers who have had their AEON Bank accounts terminated, closed, suspended, or are delinquent or unsatisfactorily conducted as determined by AEON Bank within the Mission Period; and
- b. individuals who are mentally incapacitated, deceased, adjudicated bankrupt, or have legal proceedings of any nature instituted against them.
- c. Permanent and/or temporary employees of AEON Bank, its subsidiaries and related companies.

4.2 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, Faspay, Coda Payments Kuala Lumpur, Codashop, or any other related Merchants;
- (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

- 4.3 For avoidance of doubt, no Entry shall be granted for any Excluded Transactions. AEON Bank reserves the right to update the list of Excluded Transactions without any prior notice to the Customers.
- 4.4 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 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.

5. General Terms & Conditions

- 5.1 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.
- 5.2 Customers are advised to read and understand these Terms and Conditions before participating in these 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.
- 5.3 AEON Bank has the right to disqualify or reject any Customers from participating in any of this Campaign 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 Campaign including but not limited to fraudulent activities.
- 5.4 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.
- 5.5 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.
- 5.6 By participating in these 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, transCampaign 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.

- 5.7 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 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.
- 5.8 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 Campaigns, unless due to AEON Bank's gross negligence or wilful misconduct specifically related to this Campaign.
- 5.9 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.
- 5.10 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.
- 5.11 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, through the AEON Bank Application, or any other manner as determined by the Bank from time to time.
- 5.12 Subject to applicable Shariah principles, 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 this Campaign or the exhaustion or the unavailability of the rewards.
- 5.13 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 this Campaign shall be referred to the exclusive jurisdiction of Malaysian courts.
- 5.14 AEON Bank's decision for any matter in relation to this Campaign shall be final and binding.
- 5.15 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.
- 5.16 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.
- 5.17 Any reward offered under this Campaign is structured on a Shariah-compliant basis as a voluntary gift.