

Effective Date: 14/10/2025

TERMS AND CONDITIONS
AEON BANK NEKO MISSION - CASHBACK MADE EASY

IMPORTANT

Please read the terms and conditions herein on the AEON Bank Neko Mission - Cashback Made Easy ("**Mission**") that is featured on the AEON Bank Application and/or the AEON Bank website ("**Terms and Conditions**"). These Terms and Conditions govern your participation in the Mission. By participating in the Mission, you agree to be bound by these Terms and Conditions and any other related terms and conditions.

1. Definition

Terms	Definition
"AEON Bank" or the "Bank"	Refers to AEON Bank (M) Berhad.
"AEON Bank Savings Account-i"	Refers to the Shariah-compliant savings account offered by AEON Bank.
"AEON Bank Neko Mission" or "Neko Mission"	Refers to the campaign where Customers can earn Neko Paws for specific transactions or activities using the AEON Bank Application.
"Neko Paw"	Refers to the collectible stamp received from eligible transaction(s) specified in a Neko Mission. Neko Paws are accumulated digitally and can be redeemed for various rewards, discounts, or offers as decided by AEON Bank from time to time.
"AEON Bank Application"	Refers to the mobile application that is used to access AEON Bank services.
"Cashback Reward"	Refers to the cashback reward of either RM30 or RM20 that is credited to a Customer's account.
"Additional Reward"	Refers to the monthly predetermined prizes to be given out to Customers during the Mission Period.
"Merchant"	Refers to an entity that is legally registered as a business.
"DuitNow QR Merchant"	Refers to a transaction that uses AEON Bank DuitNow QR to make payment to merchants with Merchant Category Codes (MCC) that are compliant with Shariah requirements.
"Non-eligible DuitNow QR Merchant"	Refers to merchants that with MCC codes that are not Shariah compliant as stated in the AEON Bank Debit Card-i Product Disclosure sheet and/or merchants with MCC "0000" that fall under the category of "Other Categories"
"Rewards"	Refers to the Cashback Reward and Additional Reward during the mission

	period.
“New Customer”	Refers to customers who successfully completed onboarding with AEON Bank on/after 14 October 2025 at 12:00 am.
“Existing Customer”	Refers to customers who successfully completed onboarding with AEON Bank before 13 October 2025 at 11:59 pm.
“Customer” or “you” or “your”	Refers to customers of AEON Bank.

2. Eligibility

- 2.1 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.
- 2.2 For the avoidance of doubt, employees of the Bank are only eligible to receive the Cashback rewards only under this Mission.

3. Mission Period

The Mission shall commence on 14 October 2025 and conclude on 13 January 2026, or earlier if the Rewards are exhausted, whichever occurs first.

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

4. Mission Mechanics

CashBack Reward Mechanics

- 4.1 New and/or Existing Customer(s) must complete a purchase using DuitNow QR Merchant or Debit Card-i with MyDebit channel with a minimum value of RM30 in a single transaction in order to receive **one (1)** Neko Paw. For avoidance of doubt, Customer(s) will only receive **one (1)** Neko Paw per transaction, regardless whether the transaction amount exceeds the minimum value required.
- 4.2 Customer(s) who have successfully collected **eight (8)** Neko Paws will automatically receive the following rewards based on their category.

Customer	Cashback Reward
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New Customer (capped at the first ten thousand (10,000) New Customers to fulfil Clause 4.1)	RM 30
Existing Customer (capped at the first eight thousand nine hundred and fifty (8950) Existing Customers to fulfil Clause 4.1)	RM 20

Additional Reward Mechanics

- 4.3 Customers who have made **twenty (20)** transactions using their DuitNow QR or their Debit Card-i with MyDebit channel will be selected at random to receive the following additional reward according to the stated month ("**Month**") ("**Additional Rewards**"). For the avoidance of doubt, the number of transactions performed in a Month shall not carry over into the following Month.

Month	Additional Rewards	Number of Winner
14 Oct 2025 - 13 Nov 2025	Sony Playstation 5 Disc Console (Slim) - Two Dual Sense Wireless Controller Bundle	1
14 Nov 2025 - 13 Dec 2025	Samsung Z Fold 7	1
14 Dec 2025 - 13 Jan 2026	iPhone 17 Pro Max	1

In the event that any and/or all the abovementioned Additional Rewards is unavailable due to unforeseen circumstances, AEON Bank, in its full discretion, reserves the right to substitute the Additional Rewards with an item of equal value, at any time without prior notice to the Customer.

- 4.4 The winners for each Additional Reward will be announced within **thirty (30)** working days from the last day of the Month (or on such other dates determined by AEON Bank) via AEON Bank's official Instagram page's Story post, which will be up for twenty-four (24) hours only ("**Announcement Date**"). AEON Bank will attempt to contact each winner several times via email and each winner agrees to provide their full name, address, phone number and any other information as required by AEON Bank, within **fifteen (15)** days from the Announcement Date.
- 4.5 The Additional Prize(s) shall be delivered to the winners within **thirty (30)** working days from the announcement date as per Clause 4.4 above. Should a winner fail to provide the necessary information to AEON Bank within the abovementioned timeframe and/or in situations where AEON Bank had deemed it to be necessary, AEON Bank reserves the right to forfeit the Prize or award the Prize to an alternate winner. For avoidance of doubt, the delivery of the Prize(s) will be handled by AEON Bank at no additional costs to the winners, unless there are any changes to the initially provided delivery details and/or if there are any additional delivery requests to be made.

- 4.6 Notwithstanding Clause 4.5 above, the Additional Prize(s) for winners residing outside of Klang Valley will be posted within **sixty (60)** working days from the date of AEON Bank's receipt of the winners' details in Clause 4.4 (or by such other dates determined by AEON Bank). For avoidance of doubt, the delivery of the Prize(s) to the winners shall only be posted to a Malaysian address. AEON Bank shall not be responsible for any delay, misdelivery or failure to deliver the Prize arising from incorrect, incomplete or inaccurate information provided by the winner or any delay by the winner in providing the required information to AEON Bank. It is the winner's responsibility to ensure that all details provided to AEON Bank are accurate and up-to-date.
- 4.7 All Additional Prizes are strictly non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise. AEON Bank reserves the right to change the Additional Prize(s) for an item of an equal value, at any time without any prior notice.
- 4.8 The Rewards are given out on an "as is" basis. The Rewards shall be used/taken entirely at the risk of the Customers and AEON Bank excludes all warranties and liabilities in connection with the Prize to the fullest extent permitted by law.
- 4.9 Each Customer is eligible to receive **one (1)** Cashback Reward and **one (1)** Additional Reward only, provided that they do not fall under the category of Clause 2.2. The Cashback Rewards will be awarded on a first-come, first-served basis and all Rewards are subject to availability.
- 4.10 No Neko Paws will be awarded for Non-Eligible DuitNow QR Merchants transactions.

5. General Terms & Conditions

- 5.1 AEON Bank reserves the right to amend any part of these Terms and Conditions by giving prior notice to the Customers through the Bank's website and/or the AEON Bank Application and Customers are bound by such changes.
- 5.2 By entering or participating in this Mission, Customers hereby fully and unconditionally agree and accept all terms and conditions herein contained and agree that the decisions of AEON Bank regarding the Mission and all matters relating to or in connection thereto are final and binding and no such queries, appeals or correspondence will be entertained.
- 5.3 AEON Bank reserves the right to cancel, revise, shorten, extend, suspend or terminate the Mission or any promotion related to the AEON Bank Neko Missions at any time with prior notice through the Bank's website and/or the AEON Bank Application. For avoidance of doubt, any cancellation, revision, shortening, extension, suspension or termination of the AEON Bank Neko Missions at any time shall not entitle the Customers to claim any compensation from AEON Bank for any and all losses or damages suffered or incurred by the Customer as a result of the said cancellation, extension, suspension or termination.
- 5.4 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 Mission, 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.
- 5.5 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 relation to the Neko Mission.

- 5.6 By participating in the AEON Bank Neko Missions, 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.
- 5.7 By participating in the AEON Bank Neko Missions, 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.
- 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 the AEON Bank Neko Missions) 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 AEON Bank Neko Missions, unless due to AEON Bank's gross negligence or wilful misconduct specifically related to the AEON Bank Neko Missions.
- 5.9 For avoidance of doubt, Customers shall bear all costs, expenses, fees and/or charges incidental to or arising out of or in connection with the participation, usage, redemption and/or utilisation of the AEON Bank Neko Missions.
- 5.10 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 Mission shall be referred to the exclusive jurisdiction of Malaysian courts.
- 5.11 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 Neko Mission, these Terms and Conditions shall prevail.
- 5.12 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 this Terms and Conditions, the English version of this Terms and Conditions shall prevail.