

**TERMS AND CONDITIONS**  
**AEON BANK NEKO MISSION - DUITNOW QR**

**IMPORTANT**

Please read the terms and conditions herein on the AEON Bank Neko Mission - DuitNow QR (“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>i</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.
“AEON Bank Application”	Refers to the mobile application that is used to access AEON Bank services.
“Reward”	Refers to the cashback reward of RM 5 or any rewards that may be awarded to Customers, pursuant to a Neko Mission, in the form of AEON Points, e-Voucher, or as decided by AEON Bank from time to time.
“Neko Card”	Refers to the digital card received upon the completion of the Neko Mission, in accordance with the Mission Mechanics laid out in Clause 4.
“Customer” or “you” or “your”	Refers to customers of AEON Bank.

**2. Eligibility**

- 2.1 All Customers who have enabled their DuitNow function are eligible to participate in all AEON Bank Neko Missions, 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;

- (b) individuals who are mentally incapacitated, deceased, adjudicated bankrupt, or have legal proceedings of any nature instituted against them; and
- (c) Customers whose AEON Loyalty Programme membership are inactive.

### 3. Mission Period

The Mission shall commence on 1 February 2026 and conclude on 15 May 2026, or earlier if the total Reward(s) are exhausted, whichever occurs first.

### 4. Mission Mechanics

- 4.1 To participate in the Mission, Customers must activate their participation via the AEON Bank Application. For avoidance of doubt, Customers acknowledge and agree that without activating the Mission, they will not be eligible to receive Neko Paws or the Reward(s).
- 4.2 Customers must complete a purchase using DuitNow QR Merchant with a minimum value of RM20 in a single transaction ("**Eligible DuitNow QR Transaction**") in order to receive **ONE (1)** Neko Paw. For avoidance of doubt, Customers will only receive **ONE (1)** Neko Paw per transaction, regardless whether the transaction amount exceeds the minimum value required.
- 4.3 Customers may only collect a maximum of **TWO (2)** Neko Paws per day.
- 4.4 To complete a Neko Card, Customers need to collect **TEN (10)** Neko Paws ("**Mission Complete**"), and upon Mission Complete, Customers shall be entitled to receive the cashback reward of RM5 , which will be automatically credited into their AEON Bank Savings-i Account within **THREE (3)** days from Mission Complete.
- 4.5 Upon Mission Complete, the Neko Card will be automatically renewed, and Customers may continue to collect more Neko Paws in accordance with the terms and conditions of the Mission.
- 4.6 The Reward(s) are limited to the total aggregate value of RM120,000.
- 4.7 The Neko Paws will be awarded based on Eligible DuitNow QR Transactions only. Customers acknowledge and agree that any Eligible DuitNow QR Transactions made at merchants falling under the following categories, may not be eligible to receive Neko Paws:
  - 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) Merchant Category Codes (MCCs) categories as "Other Retails" or transactions with MCC "0000"

### 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/reverse 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(s). 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 Neko Mission shall be referred to the exclusive jurisdiction of Malaysian courts.
- 5.11 AEON Bank's decision for any matter in relation to the AEON Bank Neko Missions shall be final and binding.
- 5.12 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.
- 5.13 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.