



Effective Date: 26/05/2026

TERMS AND CONDITIONS
AEON BANK 2ND ANNIVERSARY CAMPAIGN: NEKO SENSEI - 2GETHER LAGI BETTER

IMPORTANT

Please read the terms and conditions herein on the AEON Bank 2ND Anniversary Campaign: Neko Sensei - 2gether Lagi Better (“**Campaign**”) 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 Campaign. By participating in the Campaign, 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 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 ” or “ you ” or “ your ”	Refers to customers of AEON Bank.
“ Campaign Reward ”	Refers to the cash reward of RM2 that will be credited into a Customer’s account.
“ Neko Sensei ”	Refers to the in-house AI-powered Personal Financial Management (PFM) assistant offered by AEON Bank within the AEON Bank Application, designed to help Customers gain deeper insights into their financial habits.
“ 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 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.

2. Eligibility

- 2.1 All Customers who have successfully registered, activated their accounts, and are active AEON Bank customers during the Campaign 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 Campaign Period; and
- (b) individuals who are mentally incapacitated, deceased, adjudicated bankrupt, or have legal proceedings of any nature instituted against them.

3. Campaign Period

The Campaign shall commence on 26 May 2026 and conclude on 25 June 2026, or earlier if the Rewards are exhausted, whichever occurs first.

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

4. Mechanics

- 4.1 To participate in this Mission, Customers must click on the “**2gether Lagi Better**” button in the Neko Sensei chat in order to receive **ONE (1)** Neko paw. (“**Mission Complete**”)
- 4.2 Upon Mission Complete, Customers shall receive the Campaign Reward (“**Winner**”) For the avoidance of doubt, Winners may only receive the Reward a total of **ONE (1)** time only.
- 4.3 The Reward shall be credited into the Winner’s AEON Bank Savings Account-I within **FOURTEEN (14)** working days from the date of the Mission Complete.
- 4.3 The Rewards are limited to the first **TWENTY THOUSAND (20,000)** Winners only.

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 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.
- 5.3 By entering or participating in this Campaign, 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.
- 5.4 AEON Bank reserves the right to cancel, revise, shorten, extend, suspend or terminate the Campaign or any promotion related to the Campaign 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 Campaign 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.

- 5.5 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.
- 5.6 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 relation to the Neko Mission.
- 5.7 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.
- 5.8 By participating in the Campaign, 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.
- 5.9 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 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 Campaign.
- 5.11 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.
- 5.12 AEON Bank's decision for any matter in relation to these Campaigns shall be final and binding.
- 5.13 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.
- 5.14 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.