Effective Date: 15 May 2026

TERMS AND CONDITIONS
AEON BANK NEKO MISSION WITH SPORT SPENDING - RM 10 DECATHLON VOUCHER

IMPORTANT

Please read the terms and conditions herein on the AEON Bank Neko Mission with Sport Spending - RM10 Decathlon Voucher ("**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 Debit Card-i"	Refers to the Shariah-compliant debit card issued by AEON Bank to its customers.
"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.
"Rewards"	Refers to the RM10 Decathlon voucher, 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.
"Shariah-compliant goods and services"	Refers to goods and services that are acceptable and in line with Shariah requirements.
"Decathlon"	Refers to Decathlon, a sporting goods retailer in Malaysia, operated by Decathlon Malaysia Sdn Bhd.
"Customer" or "you" or "your"	Refers to customers of AEON Bank.

2. Eligibility

2.1 All Customers are eligible to participate in all AEON Bank Neko Missions, except for the following:

(a) Customers whose AEON Bank Savings Account-i is 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.

3. Mission Period

The Mission shall commence on 15 May 2026 and conclude on 30 November 2026, or earlier if the Rewards 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 Rewards.

4.2 Customers must complete a transaction with the following Merchant Category Codes using their AEON Bank Debit Card-i with a minimum value of RM50 in a single transaction in order to receive **ONE (1)** Neko Paw ("**Eligible Transaction**"):

No.	Merchant Category Code(s)	Merchant Category
1.	5310	Discount stores
2.	5655	Sports & Riding Apparel Stores
3.	5940	Bicycle Shops - Sales and Service
4.	5561	Recreational and Utility Trailers, Camp Dealers
5.	7941	Commercial Sports, Athletic Fields, Professional Sports Clubs, and Sport Promoter

4.3 For avoidance of doubt, Clause 4.2 shall be subject to the following:

(a) Customers will only be eligible to receive **ONE (1)** Neko Paw per transaction, regardless of whether the transaction amount exceeds the minimum value required.

(b) The Eligible Transaction should only consist of Shariah-compliant goods and services.

4.4 Customers may only collect a maximum of **TWO (2)** Neko Paws per day, that shall be awarded upon the successful settlement of a transaction, within thirty (30) working days from such transaction date.

4.5 To complete one cycle, Customers need to collect **THREE (3)** Neko Paws ("**Mission Complete**"), and upon Mission Complete, Customers shall automatically be entitled to receive **ONE (1)** Reward through the AEON Bank Application.

4.6 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.

4.7 Customers must redeem the Rewards before the relevant expiry date stated in the AEON Bank Application. Expired Rewards will not be eligible for redemption or an extension period. The redemption method shall vary according to each Neko Mission.

4.8 Rewards are non-transferable, non-exchangeable and cannot be redeemed for cash or any other equivalent in any form.

4.9 The Rewards are limited to a total aggregate value of RM2,000 only and are given on a first-come, first-served basis. Once the Rewards are exhausted, the Mission shall automatically end and AEON Bank shall have no further obligation to award the Reward to the Customers under the Mission. AEON Bank shall inform the Customers of the early termination of the Mission by posting a notice on the Bank's website, the AEON Bank Application or any other manner as determined by AEON Bank.

4.10 Rewards redemption:

(a) Rewards may be redeemed at any Decathlon outlets in Malaysia by scanning the barcode during self-checkout or presenting it to the cashier in-store.
(b) Each voucher code can only be used once before the expiry date.
(c) Rewards cannot be used to purchase non-halal products, or other restricted items as may be determined by AEON Bank from time to time.
(d) Rewards may require a minimum purchase value for redemption.
(e) Rewards cannot be combined with other Rewards, promotions, discounts, or vouchers unless explicitly stated.
(f) If the total purchase amount exceeds the value of the Rewards, Customers must pay the difference using one of the payment methods accepted by Decathlon.
(g) The voucher is only valid for Decathlon outlets in Malaysia.
(h) Decathlon shall be entitled to withhold any benefits under the services rendered, with or without notice to the Customers, if the Customer is found to have breached Decathlon's terms and conditions, which can be found at Decathlon website at https://www.decathlon.my/.

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 understand and agree that AEON Bank shall not be liable for any technical issues, delays or difficulties arising out of or in connection with the Customers' use of

the Rewards. This includes, but not limited to, any failure or inability to redeem Rewards, incorrect or delayed orders/delivery or any other similar issues.

5.3 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.

5.4 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, the AEON Bank Application or any other manner as determined by the Bank. 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.

5.5 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 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.

5.6 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 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.

5.8 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.

5.9 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 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.

5.10 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 AEON Bank Neko Missions.

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 this Mission shall be referred to the exclusive jurisdiction of Malaysian courts.

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 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 & Conditions, the English version of this Terms and Conditions shall prevail.