Effective Date: 01 September 2026

TERMS AND CONDITIONS
REFERRAL PROGRAMME - RM 5 CASH BONUS

IMPORTANT
Please read the terms and conditions herein on the AEON Bank Referral Programme - RM5 Cash Bonus ("**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.
"Referral Programme"	Refers to the AEON Bank Referral Programme.
"Referrer"	Refers to an existing Customer of AEON Bank who has been successfully onboarded with AEON Bank and shares their unique Referral Code with others.
"Referee"	Refers to new Customers of AEON Bank who successfully registered and activated his/her AEON Bank Savings Account-i using a Referrer's Referral Code and performed Fund Transfer Verification (FTV) during the Campaign Period.
"Referral Code"	Refers to the alphanumeric code generated through the AEON Bank Application for each Customer.
"Rewards"	Refers to the cash bonus RM5 that will be credited into a Customer's account.

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 1 September 2026 and conclude on 30 November 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 Referrers may find their referral code through their AEON Bank Application by selecting the "Refer a Friend" under the "Rewards" page or "Settings" page.

4.2 In order to make a referral, Referrers must share their unique Referral Code with individuals who are not existing Customers of AEON Bank. Referees are required to input the Referrers' Referral Code during the AEON Bank account application process.

4.2 A referral is only considered successful once the Referee has successfully activated their AEON Bank Savings Account-i using the Referral Code provided by a Referrer ("**Successful Referral**").

4.3 Upon a Successful Referral, the Referrer may be entitled to receive a cash bonus of RM5 ("**Rewards**"), which will be credited into their AEON Bank Savings Account-i.

4.4 Rewards will be credited into the Referrer's AEON Bank Savings Account-i within **fourteen (14)** working days from the date of the Successful Referral.

4.5 The Rewards are limited to the total aggregate value of RM220,410.

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 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 Campaign 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 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.

5.4 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 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.

5.5 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 Campaign.

5.6 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.

5.7 By participating in this 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.

5.8 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 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.

5.9 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 Campaign.

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 Campaign 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 Campaign, 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.