

Effective Date: 29 October 2025

TERMS AND CONDITIONS
AEON BANK TAKAFUL PROMOTIONS

The AEON Bank Takaful Promotions are organised by AEON Bank (M) Berhad (Registration No. 202201026163 (1471860-K)) (“**Promotions**”). These Promotions are subject to these terms and conditions (“**Terms and Conditions**”), the Takaful Products Terms and Conditions and all other related terms and conditions on the AEON Bank Application. More information about these Promotions can be found in <https://aeonbank.com.my/promotions/awareness>.

1. Definitions

“AEON Bank” or “the Bank”	Refers to AEON Bank (M) Berhad, who is the authorised distributor of the Takaful Products.
“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.
“AEON Points”	Refers to the loyalty points awarded to members of the AEON Loyalty Programme
“AEON Loyalty Programme”	Refers to the loyalty programme owned by AEON Credit Service (M) Berhad (Registration No. 199601040414 (412767-V)).
“Customers”	Refers to customers of AEON Bank.
“Free Look Period”	Refers to the fifteen (15) day free look period that Customers may enjoy upon successful subscription of the Takaful Products.
“Takaful Products”	Refers to the Personal Accident Takaful and Term Takaful products that Customers can subscribe to on the AEON Bank Application in accordance with the Takaful Products Terms and Conditions.
“Rewards”	Refers to the reward(s) awarded to Customers pursuant to these Promotions, as further detailed in Clauses 4.1.1 and 4.1.2.
“New Customers”	Refers to Customers who successfully registered and activated their AEON Bank Savings Account-i within the Promotion Period.

2. Eligibility Criteria

- 2.1 To be eligible for these Promotions, a Customer must subscribe to the Takaful Products in accordance with the Takaful Products Terms and Conditions, within the Promotion Period and subject to the Promotion Mechanics as set out in Clause 4 below.

2.2 The following Customers shall not be eligible to participate in these Promotions:

- (a) Customers whose AEON Bank Savings Account-i is inactive/dormant, terminated, closed, delinquent or is deemed unsatisfactorily conducted as determined by AEON Bank; and/or
- (b) Customers who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

3. Promotion Period

3.1 These Promotions shall commence on 29 October 2025 and conclude on 31 December 2026, or earlier if the Rewards are exhausted, whichever occurs first.

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

4. Promotion Mechanics

4.1 Personal Accident Takaful Promotion

4.1.1 Customers who successfully subscribe to the Personal Accident Takaful plan with a sum covered of RM50,000 are eligible to receive the following Reward, subject to the following conditions:

Takaful plan	Eligibility Criteria	Reward	Maximum redemption
Personal Accident Takaful plan with a sum covered of RM50,000	This Promotion is available to New Customers who meet the Eligibility Criteria set out in Clause 2.	Six (6) months free coverage (" Freemium ")	First 11,111 New Customers

4.1.2 Customers who cancel their subscription of the Personal Accident Takaful plan within the Free Look Period will not be able to enjoy the Freemium subsequent to their cancellation. Any resubscription of the Personal Accidental Takaful plan following the cancellation shall be subject to payment of monthly contribution in full.

4.2 Term Takaful Promotion

4.2.1 Customers who successfully subscribe to the following Term Takaful plans are eligible to receive the following Reward, subject to the following conditions:

Takaful plan	Eligibility Criteria	Reward	Maximum Redemption
Term Takaful with sum covered of RM50,000	This Promotion is available to all Customers who meet the Eligibility Criteria set out in Clause 2.	400 AEON Points	First 10,000 Customers
Term Takaful with sum covered of RM80,000		600 AEON Points	First 10,000 Customers

- 4.3 The Rewards are offered on a first-come, first-served basis, subject to the maximum redemption limit of each Promotion as detailed in Clauses 4.1.1 and 4.2.1 respectively.
- 4.4 If a Customer subscribes to both Personal Accident Takaful and Term Takaful plans, the Customer may receive the Rewards under both Promotions, subject always to the eligibility criteria and availability. Notwithstanding the aforesaid, a Customer may only subscribe to either one (1) of the plans under Term Takaful.
- 4.5 The AEON Points will be credited to the Customer's AEON Loyalty Programme account within one (1) calendar month from the date of successful subscription.
- 4.6 The Rewards are strictly non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.
- 4.7 In the event that (i) a Customer closes their AEON Bank Savings Account-i and/or AEON Loyalty Programme membership, or (ii) the Customer's AEON Bank Savings Account-i or AEON Loyalty Programme is suspended, frozen or closed for any reasons whatsoever during the Promotion Period or at the time of fulfilment of the Rewards, AEON Bank shall have the right to:
- (a) disqualify such Customer from participating in these Promotions;
 - (b) retract or forfeit awarded Rewards from the Customer without any prior notice;
 - (c) decline to credit any Rewards to the Customer without any prior notice; and/or
 - (d) take any other action deemed necessary by AEON Bank against the Customer.

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 Customers are advised to read and understand these Terms and Conditions before participating in these Promotions. By entering or participating in these Promotions, Customers hereby fully and unconditionally agree and accept to be bound by these Terms and Conditions, the Takaful Products Terms and Conditions and any other related terms and conditions.
- 5.3 AEON Points are issued by AEON Credit Service (M) Berhad. Therefore, by participating in these Promotions, Customers also agree to the AEON Points Programme terms and conditions which can be found at <https://aeonbank.com.my/loyalty>.
- 5.4 AEON Bank reserves the right to cancel, revise, shorten, extend, suspend or terminate these Promotions, wholly or in part, at any time with prior notice to Customers by posting on AEON Bank's website, AEON Bank Application or any other manner as determined by AEON Bank from time to time. For avoidance of doubt, any cancellation, revision, shortening, extension, suspension or termination of these Promotions 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 these Promotions, 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 this Promotion.
- 5.7 By participating in these Promotions, 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 these Promotions, 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 these Promotions) 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 these Promotions, unless due to AEON Bank's gross negligence or wilful misconduct specifically related to these Promotions.
- 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 these Promotions, these Terms and Conditions shall prevail.
- 5.12 AEON Bank's decisions for all matters relating to or in connection to these Promotions shall be final and binding and no such queries, appeals or correspondence will be entertained.
- 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.