



Terms and Conditions of AEON New Loan Customer Extra HK\$500 Cash Rebate Offer (“Promotion”):

1. The Promotion is valid from 1st March, 2024 to 30th September, 2024 (both dates inclusive) (“Promotion Period”).
2. New Customers who have successfully applied for AEON Flexi Personal Loan(Personal Loan • Civil Servants and Professionals Loan) or AEON Debt Consolidation Loan (“AEON Personal Loan”) during the Promotion Period: from 1st March, 2023 to 30th September, 2024 and with loan confirmation on or before 30th September, 2024 (“Loan Confirmation Period”); and satisfy the requirements as specified in the Terms and Conditions of ‘AEON Personal Loan HK\$12,000 Cash Rebate Offer’ in the paragraph 4,5, 6 & 7 below, are entitled to extra HK\$500 cash rebate (“Cash Rebate”).
3. The Cash Rebate will be credited to the relevant account of credit cards/ co-brand credit cards issued by AEON Credit Service (Asia) Co., Ltd (“AEON”) (which must be principal card held by the Eligible Customer) according to the table as specified in Terms and Conditions of ‘AEON Personal Loan HK\$12,000 Cash Rebate Offer’ in the paragraph 6 after the third instalment repayment of AEON Personal Loan approved under the Promotion, and will be displayed on the credit card statement of the corresponding month.
4. This Promotion is only applicable to new customers who do not hold a valid AEON Personal Loan, AEON Tax loan or Restructure Loan on the day of the Loan Confirmation Period.
5. This Promotion is not applicable to existing customers who refinances AEON Personal Loan.
6. Each Eligible Customer can only enjoy the Cash Rebate once during the Promotion Period.

Terms and Conditions of AEON Personal Loan HK\$12,000 Cash Rebate Offer (“Promotion”):

1. The Promotion is valid from 1st March, 2024 to 30th September, 2024 (both dates inclusive) (“Promotion Period”).
2. Customers who have successfully applied for AEON Personal Loan during the Promotion Period and with loan confirmation on or before 30th September 2024 (“Loan Confirmation Period”), and satisfy the requirements as specified in the paragraph 5, 6 and 7 below, are entitled to up to HK\$12,000 cash rebate as specified in paragraph 4 (“Cash Rebate”).
3. During the Promotion Period, customers who have successfully applied and completed a drawdown of AEON Personal Loan with loan disbursement amount of HK\$30,000 or above and a minimum loan tenor of 12 instalments, shall be eligible to Cash Rebate (“Eligible Customer”).
4. Eligible Customer must maintain a valid AEON credit card in good status during Promotion Period (which must be the principal card held by the Eligible Customer) and is required to log on to “AEON HK” mobile app and register for the Promotion during the registration period in order to enjoy the Cash Rebate under the Promotion.
5. The maximum amount of Cash Rebate (excluding the extra HK\$500 cash rebate under the ‘AEON New Loan Customer Extra HK\$500 Cash Rebate Offer’) for each Eligible Customer is determined by the loan disbursement amount[^], as shown below:



Loan Disbursement Amount[^] (HK\$) And Loan Instalments 24 Months	Cash Rebate Amount (HK\$)
\$600,000 or above	\$12,000
\$400,000 – \$600,000 below	\$8,000
Loan Disbursement Amount[^] (HK\$) And Loan Instalments 12 Months or above	Cash Rebate Amount (HK\$)
\$300,000 or above	\$6,000
\$200,000 – \$300,000 below	\$4,000
\$100,000 – \$200,000 below	\$2,000
\$50,000 – \$100,000 below	\$500
\$30,000 – \$50,000 below	\$200

[^]Loan disbursement amount is calculated by deducting the outstanding amount of the existing AEON Personal Loan account (if any) from the loan confirmation amount under this Promotion.

6. The Cash Rebate will be credited to the relevant credit card account of the Eligible Customer within below rebate date range of the third instalment repayment of the AEON Personal Loan and will be displayed on the credit card statement of the corresponding month.

Loan Confirmation Period	Registration Period	The Date of the Cash Rebate to be credited
1 Mar 2024 To 31 Mar 2024	on or before 31 May, 2024	within July, 2024
1 Apr 2024 To 30 Apr 2024	on or before 30 Jun, 2024	Within August, 2024
1 May 2024 To 31 May 2024	on or before 31 Jul, 2024	Within September, 2024
1 Jun 2024 To 30 Jun 2024	on or before 31 Aug, 2024	Within October, 2024
1 Jul 2024 To 31 Jul 2024	on or before 30 Sep, 2024	Within November, 2024
1 Aug 2024 To 31 Aug 2024		Within December, 2024
1 Sep 2024 To 30 Sep 2024		Within January, 2025

7. Eligible Customer shall have a valid AEON Personal Loan account and credit card account which are in good status from the loan disbursement date to the date on which AEON credits the Cash Rebate, including but not limited to punctual



- repayment and satisfactory credit history. Otherwise, AEON has the right to forfeit the Cash Rebate without prior notice.
8. AEON reserves the right to amend the monthly flat rate and annualized percentage rate. The loan application is subject to AEON's final approval.
 9. AEON shall make reference to applicants' credit reports maintained by TransUnion Limited ("TU") and all documents submitted by applicants for applications. The applicants' credit records and financial status may affect the final approval result and the terms of AEON Personal Loan (including but not limited to loan amount, interest rate and tenor). Hence, the loan amount, interest rate, tenor and/or other conditions requested by applicants in their applications may be different from AEON's final approval.
 10. Applicant must maintain a valid Hong Kong Dollar bank account in its sole name in Hong Kong for fund transfer and monthly repayment purposes when applying AEON Personal Loan. Upon successful application and loan drawdown, the approved amount will be transferred to the designated Hong Kong Dollar current or savings account of licensed bank of Hong Kong which is in the applicant's sole name and specified by the applicant instantly under normal circumstances via Faster Payment System (FPS). However, the relevant bank/institution may have restrictions on fund-receiving. The actual receiving status and receiving time are subject to the arrangement or decision of the relevant bank/institution. AEON will not be liable for any losses suffered due to any delay in the processing time.
 11. This Promotion is not applicable to AEON Tax Loan and Restructure Loan.
 12. AEON has the right to debit the full amount of the relevant cash rebate or equivalent amount in Hong Kong Dollar from the relevant credit card account of the Eligible Customer in any of the following situations: a) Eligible Customer's payment account is delinquent; b) Eligible Customer's account is terminated; or c) Eligible Customer has deceptive behavior related to the transaction.
 13. AEON Personal Loan is not applicable to unemployed applicants or applicants with negative credit record in TU credit reports, bankruptcy orders/petitions, irrespective that the bankruptcy orders have been discharged or not or applicants who have filed individual voluntary arrangements and such orders have or have not been discharged.
 14. AEON reserves the right to determine the eligibility of any Eligible Customer in the Promotion at its own discretion without prior notice. In the event of dispute, the decision of AEON shall be final.
 15. If the Eligible Customers make early settlement of, or cancel/ terminate, the loan contract, AEON has the right to debit the full amount of the relevant Cash Rebate from the relevant customers.
 16. The Cash Rebate is not transferable nor exchangeable for cash and will not be entitled to any bonus point.
 17. AEON reserves the right to approve, amend, hold, cancel the Promotion and/or to amend the Terms and Conditions herein without prior notice. In the event of any dispute, the decision of AEON shall be final.
 18. The Terms and Conditions contained herein are in addition to the AEON Loan and Cardholder Agreement, which shall continue to apply.
 19. In the event of any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.