

**Terms and Conditions of AEON Card Welcome Offer (the “Promotion”):**

1. Promotion period is from 12<sup>nd</sup> March 2025 to 31<sup>st</sup> March 2025 (both dates inclusive) (“Promotion Period”).
2. The Promotion is applicable only to new customer who applies for AEON Visa Credit Card, AEON Mastercard Credit Card, AEON UnionPay Credit Card or AEON JCB Credit Card issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”); however, Mobile Payment Reward (as defined in Clause 3 below) is not applicable to AEON JCB Credit Card (“Eligible Credit Card”). The Promotion is not applicable to AEON supplementary credit card. New customer shall mean applicant who applies for the Eligible Credit Card has not held any valid AEON Credit Card in the past 12 months (including not yet activated credit card); AEON Credit Card means the credit cards and co-brand credit cards issued by AEON. The application records of AEON shall prevail.
3. Upon issuance of credit card after successful application, the new customer will receive a SMS notification. Within the first 60 calendar days (“Spending Period”) from the day customer firstly receives the SMS notification (“Date of SMS Welcome Message”), the new customer will be entitled to the respective reward upon fulfilling the corresponding conditions:
  - Accumulated Spending Reward  
100,000 AEON Bonus Points (=HK\$400 cash rebate) upon making accumulated eligible spending (please refer to Clause 7 below for details) of HK\$6,000 from credit purchase, AEON Merchant Interest-free Instalment Plan with Eligible Credit Card (“Accumulated Spending Reward”)
  - Mobile Payment Reward  
Within the HK\$6,000 eligible transaction above, HK\$1,000 of the accumulated eligible spending is made via Apple Pay, Google Pay or QR Pay on “AEON HK” Mobile App or QR Code Payment on UnionPay App, to earn extra 25,000 AEON Bonus Points (=HK\$100 cash rebate) (“Mobile Payment Reward”).

- Online Welcome Reward

Extra 100,000 Bonus Points (=HK\$400 cash rebate) upon inputting the Promo Code “MHAEON” during the application through “AEON HK” Mobile App with successful application (“Online Welcome Reward”).

Offer	Details
Online Welcome Reward	Upon inputting the Promo Code during the application, and complete a single eligible spending within the Spending Period

4. The conversion rate to cash rebate is calculated based on the spending credit rebate of [AEON “Bonus Point Credit Rebate” Program](#), which is for reference only. The redemption of spending credit rebate shall be subject to the selection provided at the time of redemption.

	AEON “Bonus Point Credit Rebate” Spending Credit Rebate
100,000 Bonus Points	HK\$400 (50,000 Bonus Points = HK\$200)

5. The relevant reward will be credited to the relevant credit card account within 1 month after the end of the whole Spending Period and shown on the monthly statement.
6. For the eligibility of the spending requirement, the record of AEON and transaction date shall be final.
7. Ineligible Transaction refers to transaction of AEON Cash Advance, Cash Advance Cash Instalment Plan, handling fee, past due charges, interest/finance charges, payments through “AEON Netmember”, AEON Purchase Instalment, any mobile transfer/top-up transactions (including but not limited to PayMe, Apple Pay, WeChat Pay HK, Alipay HK, QR Pay on “AEON HK” Mobile App or QR Code Payment on UnionPay App), and merchant (including but not limited to PayMe), Octopus Automatic Add-Value amount, gambling and betting transaction, refund and any invalid/unposted/unauthorized/cancelled transaction, daily cashing through AEON Credit Card (“Ineligible Transaction”). No rewards will be credited for Ineligible Transaction.
8. For eligible spending made through AEON Merchant Interest-free Instalment, only the total amount of new transaction made within the spending period approved by AEON is counted; no reward will be credited for monthly posted repayment within the Spending Period.

9. This Promotion cannot be enjoyed in conjunction with any other offer (including use of any other promotional code or referral code), unless otherwise specified.
10. The relevant reward is not transferable nor exchangeable for cash.
11. If a transaction is eventually proven to be Ineligible Transaction, or customer cancels the transaction after the reward amount being credited to the relevant credit card account, AEON shall be entitled to debit the full amount of the relevant reward or equivalent amount in Hong Kong Dollar from the relevant credit card account without prior notice.
12. Eligible Credit Card account must be in normal status and in good standing in order to enjoy the relevant reward.
13. AEON has the right to forfeit the qualification in any of the following situations: a) Eligible Credit Card account is delinquent; or b) Eligible Credit Card account is terminated; or c) Eligible Credit Card cardholder has deceptive behaviour related to the transaction.
14. AEON reserves the right to amend, hold or cancel the Promotion, or amend Terms and Conditions without prior notice. In the event of any dispute, the decision of AEON shall be final.
15. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**AEON 信用卡「迎新簽賬獎賞」推廣（「此推廣」）條款及細則：**

1. 推廣期為 2025 年 3 月 12 日至 2025 年 3 月 31 日（包括首尾兩日）（「推廣期」）。
2. 此推廣只適用於新客戶申請由 AEON 信貸財務（亞洲）有限公司（「AEON」）發行之 AEON Visa 信用卡、AEON 萬事達信用卡、AEON 銀聯信用卡或 AEON JCB 信用卡；唯手機支付獎賞（定義於以下第 3 點內）不適用於 AEON JCB 信用卡（「合資格卡」）。此推廣不適用於 AEON 附屬卡。新客戶定義為過去 12 個月內未曾持有任何有效之 AEON 信用卡（包括尚未確認之信用卡）；AEON 信用卡泛指由 AEON 所發行之信用卡及其聯營信用卡。所有申請記錄以 AEON 之系統記錄為準。
3. 新客戶於發卡後將收到 AEON 發出的短訊通知。於短訊通知發出日（「迎新短訊發出日」）起計 60 個曆日內（「簽賬期」）滿足相應條件可獲有關獎賞：

- 累積簽賬獎賞

憑合資格信用卡簽賬消費、辦理 AEON 商戶免息分期計劃累積滿 HK\$6,000（「合資格簽賬」）（請參閱以下第 7 點了解詳情），可享 100,000 AEON 積分獎賞（相等於 HK\$400 現金回贈）（「累積簽賬獎賞」）。

- 手機支付獎賞

從上述 HK\$6,000 合資格簽賬中，當中累積滿 HK\$1,000 合資格簽賬透過 Apple Pay/Google Pay/「AEON 香港」手機 App 的 QR Pay 功能或雲閃付之二維碼付款，可享額外 25,000 AEON 積分獎賞（相等於 HK\$100 現金回贈）（「手機支付獎賞」）。

- 網上迎新獎賞

經「AEON 香港」手機應用程式申請時輸入優惠代碼「MHAEON」並成功申請，即可按以下條款享額外最多 100,000 AEON 積分獎賞（相等於 HK\$400 現金回贈）（「網上迎新獎賞」）：

優惠	詳情
網上迎新獎賞	申請時輸入優惠代碼及在簽賬期內完成單一合資格簽賬

4. 現金回贈比率以 [AEON「積分錢」計劃](#)之消費回贈計算，只供參考。可換領之消費回贈的選擇以該計劃當時提供之選項為準。

	以 AEON「積分錢」消費回贈計算
100,000 積分	HK\$400 (50,000 積分 = HK\$200)

5. 相關迎新獎賞將於整個簽賬期結束後 1 個月內誌入相關信用卡賬戶，並顯示於月結單上。
6. 合資格簽賬以 AEON 所存的信用卡記錄及簽賬日期為準。
7. 不合資格簽賬包括現金預支、現金套現分期、手續費、逾期費用、利息/財務費用、透過「AEON Netmember 客戶服務」所作的繳費賬項、AEON「自主分期」計劃、流動轉賬/增值交易(包括但不限於 PayMe、Apple Pay、WeChat Pay HK、Alipay HK、「AEON 香港」手機 App 的 QR Pay 功能或雲閃付之二維碼)及商戶支付(包括但不限於 PayMe)、八達通自動增值、賭博交易、退款、無效/未誌賬/未授權/取消的簽賬(「不合資格簽賬」)。不合資格簽賬將不會獲享迎新獎賞。
8. 以 AEON 商戶免息分期計劃所作之合資格簽賬，相關迎新獎賞只計算於簽賬期內由 AEON 成功批核之新交易的總金額；於簽賬期內的每月已誌賬供款將不會獲享迎新獎賞。
9. 除非另有註明，此推廣不可與其他優惠同時使用(包括任何其他優惠代碼或邀請碼)。
10. 相關迎新獎賞不可轉讓或兌換現金。
11. 如合資格卡之簽賬最終被證實為不合資格之簽賬或合資格卡持卡人在獲享迎新獎賞後取消該簽賬交易，AEON 保留於相關信用卡賬戶內扣除相關獎賞或其港幣等值金額的權利，而不需另行通知。
12. 合資格卡之賬戶必須維持正常及良好還款記錄，方可享有關獎賞。
13. AEON 可於下列任何情況下取消持卡人享有之迎新獎賞資格：a) 合資格卡之賬項逾期未償還；或 b) 合資格卡之賬戶已終止；或 c) 合資格卡持卡人涉及任何欺詐行為。
14. AEON 保留更改、暫停或取消此推廣活動或修訂其條款及細則的權利，而不需另行通知。如有任何爭議，以 AEON 之最終決定為準。
15. 如此條款及細則的中、英文版有所差異，一概以英文版為準。