

### **AEON Credit Card Cash Instalment Plan General Terms and Conditions:**

1. Cash instalment amount under the AEON Credit Card Cash Instalment Plan is treated as credit card cash advance amount.
2. AEON Credit Card members who have successfully applied Cash Instalment Plan through hotline 2239-9110 or visit an AEON branch in person may enjoy "3 Months Deferred Payment" privilege, i.e. card member is required to pay the monthly handling fee only for the first 3 months from the successful application of the Cash Instalment Plan (the "Offer"). The Repayment Period (as defined below) shall start from the 4th month, during which repayment shall be made with respect to both monthly cash instalment amount and monthly handling fee.
3. The amount for each cash instalment under the Cash Instalment Plan shall be at least HK\$5,000 and an integral multiple of HK\$1,000.
4. If your application is approved by AEON, the approved amount will be transferred to your designated account instantly under normal circumstances. However, relevant bank/entity may have restrictions on receiving the funds. Actual receiving status and receiving time are subject to the arrangement or decision of the relevant bank/entity. AEON will not be liable for any losses suffered due to any delay in the processing time.
5. Once your application has been submitted, no change or cancellation will be allowed.
6. The calculation of monthly handling fee is based on the monthly handling fee rate, selected tenor and cash instalment amount stated in the application form.
7. The early settlement fee is 4% of the original cash instalment amount.
8. If cardmember fails to make full payment of the monthly cash instalment payment and monthly handling fee, cardmember shall be liable to pay finance charge on the unsettled due amount under the Cash Instalment Plan at monthly flat rate of cash advance. For the avoidance of doubt, if the minimum payment or statement balance is not paid in full on or before the payment due date specified in the statement, a late charge and/or finance charge will apply as specified in the Fee Schedule to the Cardholder Agreement.
9. Cardmember should maintain the designated Card account in good standing. In the event of any payment default, AEON reserves the right to terminate the monthly instalment payment arrangement and demand immediate payment of all sums payable.
10. The cash instalment amount under the Cash Instalment Plan is not eligible for any AEON bonus point.
11. AEON reserves the right to terminate the Cash Instalment Plan offer, and/or to amend the Terms and Conditions herein without prior notice. In the event of dispute, the decision of AEON shall be final.

#### **Terms and Conditions of 7-day Cooling-off Period for AEON Credit Card Cash Instalment Plan ("7-day Cooling-off Period")**

1. Within 7 calendar days immediately following the transaction date of the first instalment amount of the Cash Instalment Plan, cardmember may submit an early settlement application to AEON through hotline at 2895-6262 or AEON Branch. Upon approval by AEON, the early settlement fee equivalent to 4% of the original cash instalment amount will be waived. However, the monthly handling fee\* may still be levied calculated on a pro-rata basis in relation to the 7-day Cooling-off Period. Final approval is subject to AEON's discretion.
2. To settle early all outstanding cash instalment amount during the 7-day Cooling-off Period and enjoy waiver of the early settlement fee, the cardmember must repay all outstanding cash instalment amount and the aforementioned relevant monthly handling fee in full to AEON within 7 calendar days from the transaction date of the first instalment amount (i.e. within the 7-day Cooling-off Period).
3. The cardmember who has settled early all outstanding of cash instalment amount during the 7-day Cooling-off Period will not be eligible to any promotional offer in relation to the Cash Instalment Plan under any circumstance.

\*The applicable monthly handling fee is a fee being charged by AEON for servicing the Cash Instalment Plan, which is not a fee to be charged for early settlement.