

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

1. Cash instalment amount under the AEON Credit Card Cash Instalment Plan ("CACIP") is treated as credit card cash advance amount.
2. The amount for each cash instalment under the CACIP shall be at least HK\$5,000 and an integral multiple of HK\$1,000.
3. Application will normally be processed immediately and you shall be notified of the result by SMS. If you have any questions, please contact AEON customer service representatives. AEON Credit Service (Asia) Co., Ltd. ("AEON") reserves the right to decline any CACIP application without assigning any reason.
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 charge is based on the monthly handling charge rate, selected tenor and cash instalment amount stated in the application form.
7. The monthly cash instalment amount and monthly handling charge will be charged to your designated Card account as cash advance and credit purchase transactions respectively for the duration of the repayment period selected by you.
8. The early settlement fee is 4% of the original cash instalment amount.
9. If cardmember fails to make full payment of the monthly cash instalment payment and monthly handling charge, cardmember shall be liable to pay finance charge on the unsettled due amount.
10. 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.
11. The cash instalment amount under the CACIP is not eligible for any AEON bonus point.
12. AEON reserves the right to terminate the CACIP 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.

Remark: Terms and Conditions 3 and 4 are not applicable to cash withdrawal method.