

### **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. AEON Credit Card members who have successfully applied for AEON Credit Card Cash Instalment Plan ("CACIP") 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 charge only for the first 3 months from the successful application of the CACIP (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 charge.
3. The amount for each cash instalment under the CACIP 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 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.