

## AEON Credit Card Interest-Free Instalment Plan Terms & Conditions:

1. AEON Credit Card Interest-free Instalment Plan ("CIP") is applicable to Cardholders of designated Credit Cards issued by AEON Credit Service (Asia) Co., Ltd. ("AEON").
2. CIP is an interest-free loan transaction. All applications for the CIP are subject to acceptance by AEON. AEON reserves the right to approve or reject any application without giving any reason therefor. Upon approval of the application, AEON will lend to the Cardholder an interest-free instalment loan amount ("Instalment Amount") that is equivalent to the purchase price of the goods and/or services.
3. The Cardholder irrevocably authorises AEON to pay the Instalment Amount to the merchant in one lump sum on his/her behalf and undertakes to repay the Instalment Amount to AEON by monthly instalments. The Cardholder further authorises AEON to debit the monthly instalment amount from his/her designated AEON Credit Card account ("Designated Account") until full settlement of the Instalment Amount. After the application for the CIP is approved by AEON, the Cardholder shall not withdraw such application or cancel the purchase.
4. AEON will hold the Instalment Amount from the credit limit of the Designated Account and proportionally restore the credit limit of the Designated Account every month after payment of each instalment by the Cardholder.
5. Each monthly instalment amount will be charged to the Designated Account and will appear on the monthly statement. 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.
6. AEON is not the provider of the goods and/or services and disclaims any liability or duty relating to the goods and/or services. The goods and/or services are sold and supplied by the merchant to the Cardholder who is solely responsible for all obligations and liabilities relating to the supply and sale of the goods and/or services to the Cardholder. AEON is entitled to debit the monthly instalment amount from the Designated Account until full payment of the Instalment Amount notwithstanding the non-delivery or non-performance or defect or damage in any such goods and/or services. All claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder. Regardless of whether such claims, disputes or complaints (including but not limited to non-receipt of goods and/or non-performance of services) can be resolved, the Cardholder remains liable to repay the entire Instalment Amount to AEON in accordance with these Terms and Conditions. No claim against the merchant and/or other parties may be set-off or counter-claimed against AEON or affect the liability of the Cardholder to repay the monthly instalments and/or other obligations to AEON.
7. Where the goods and/or services acquired from the merchant shall be delivered or provided in stages on various future dates, the Cardholder fully understands and accepts the risk of potential non-performance of such deferred delivery of goods and/or non-performance of services in situations, including but not limited to the closure or bankruptcy or winding up of the merchant, and agrees that he/she is not relieved from his/her obligation to repay all instalments to AEON. The Cardholder further acknowledges that AEON will not refund the Instalment Amount or any part thereof or any instalment amount paid to the Cardholder.
8. In the event of default in payment of any instalment hereunder or default in payment of any amount due under the Designated Account or breach of any provision of the Cardholder Agreement or these Terms and Conditions or the cancellation or termination of the Designated Account for whatever reason:
  - a. all outstanding instalments or balance of moneys owing hereunder shall immediately become due and payable by the Cardholder and may, at the absolute discretion of AEON, be charged to the Designated Account whereupon interest will be charged and payable on the outstanding instalments or balance in accordance with the terms and conditions of the Cardholder Agreement; and/or
  - b. AEON may terminate the monthly instalment payment arrangement and demand immediate payment of all sums payable hereunder.
9. The Cardholder agrees that AEON can communicate and exchange his/her personal data with the merchant for all purposes relating to the CIP.
10. These Terms and Conditions are in addition to the terms and conditions of the Cardholder Agreement and in the event of inconsistency between these Terms and Conditions and the Cardholder Agreement, these Terms and Conditions shall prevail in so far as they apply to the CIP.
11. AEON reserves the right to suspend, vary or cancel the CIP and/or amend these Terms and Conditions at any time without prior notice.
12. All matters and disputes are subject to the final decision of AEON.
13. The English version of these Terms and Conditions shall prevail in case of any inconsistency between the English and Chinese versions.

(Oct 2010)