

## AEON Online Cash Advance Terms & Conditions:

### AEON Card Cash Advance Terms and Conditions (Online Application):

1. These Terms and Conditions are only applicable to online application made through "AEON Netmember Service" by using AEON Credit Card with cash advance function.
2. Amount desired is subject to your AEON Credit Card's available credit limit for cash advance. Your cash advance limit will be reviewed and revised by AEON Credit Service (Asia) Co., Ltd. ("AEON") from time to time without prior notice.
3. The amount for each Cash Advance shall be at least HK\$1,000 and an integral multiple of HK\$1,000.
4. 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 reserves the right to decline any Cash Advance application without assigning any reason.
5. 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.
6. Once your application has been submitted, no change or cancellation will be allowed.
7. The Cash Advance amount is not eligible for any AEON bonus point.
8. AEON reserves the right to terminate the Cash Advance 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.
9. The Terms and Conditions contained herein are in addition to the AEON Cardholder Agreement, which shall continue to apply.

### AEON Card Cash Instalment Plan Terms and Conditions (Online Application):

1. These Terms and Conditions are only applicable to online application made through "AEON Netmember Service" by using AEON Credit Card with cash advance function.
2. Cash instalment amount under the AEON Credit Card Cash Instalment Plan ("CACIP") is treated as credit card cash advance amount.
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. 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.
5. 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.
6. Once your application has been submitted, no change or cancellation will be allowed.
7. 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.
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 under the CACIP 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.
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.
13. The Terms and Conditions contained herein are in addition to the AEON Cardholder Agreement, which shall continue to apply.