AEON Credit Card Cash Advance General Terms and Conditions:

- 1. 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.
- 2. The amount for each Cash Advance made through "AEON Netmember Service" and "AEON HK" Mobile APP shall be at least HK \$1,000 and an integral multiple of HK\$1,000; where made through ATM network, the amount for each Cash Advance shall be at least HK\$100 and an integral multiple of HK\$100.
- 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.
- 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 Cash Advance amount is not eligible for any AEON bonus point.
- 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.

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