

## AEON CARD WAKUWAKU Reward Program (“Program”) Terms & Conditions:

1. The promotion period is from 1<sup>st</sup> May 2025 and thereafter to 28<sup>th</sup> February 2026 (both dates inclusive) (“Promotion Period”).
2. The Program is only applicable to cardholders (“Eligible Customer”) of AEON CARD WAKUWAKU (“Credit Card”) issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”).
3. Within the Promotion Period, Eligible Customer shall be eligible to the relevant WAKU COIN (“Reward”) for spending in the transactions as specified in paragraph 5 below (“Eligible Transactions”); such calculation of the Eligible Transaction will start from the statement date in accordance with paragraph 4 below (“Relevant Date”). Customer shall conduct the redemption through “AEON HK” Mobile App after the WAKU COIN is credited to the relevant Credit Account, which is subject to relevant terms and conditions. AEON will update the redemption option(s) (e.g. cash rebate) from time to time which shall reference to the relevant redemption page, please refer to the page for the latest details.

4. The posting date covered in the Relevant Date as below:

The Earliest Statement date	The posting date of Eligible Transaction(s)
2 <sup>nd</sup> June 2025	From 3 <sup>rd</sup> May 2025 onwards
12 <sup>th</sup> June 2025	From 13 <sup>th</sup> May 2025 onwards
22 <sup>nd</sup> June 2025	From 23 <sup>rd</sup> May 2025 onwards

The Relevant Date (including the corresponding monthly statement cycle dates) only represents the earliest point from which such changes will take effect, and the Relevant Date may be deferred as necessary at AEON’s discretion.

5. The amount of Reward to be credited will be calculated in accordance with the corresponding reward percentage of Eligible Transactions. Each Eligible Customer in each monthly statement cycle is entitled to unlimited basic reward of 0.4% WAKU COIN (“Basic Reward”), while the maximum amount of WAKU COIN for extra reward is \$200 (“Extra Reward”). The Rewards details are shown as below:

	Eligible Transactions	Basic Reward % Entitlement	Extra Reward % Entitlement	Total Reward % Entitlement
a)	Online Spending	0.4%	5.6%	6%
b)	Japan Overseas Spending	0.4%	2.6%	3%
c)	Local Food and Beverage Spending	0.4%	0.6%	1%
d)	Other Spending	0.4%	0%	0.4%

6. Online Spending refers to the completion of online transactions in Hong Kong Dollars or foreign currencies by Eligible Customer. For foreign currencies transactions, the transaction amount will be calculated by the amount of transaction currency converted to Hong Kong Dollars and posted in the

relevant Credit Card monthly statement. AEON shall determine the eligibility of online spending according to the merchant codes or transaction types issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time. Insurance transaction, transaction with e-wallet and AEON Merchant Interest-free Instalment Plan are excluded from Online Spending.

7. Japan Overseas Spending refers to the completion of transactions in Japanese Yen in Japan by Eligible Customer with relevant original sales slips or official payment records. The transaction amount will be calculated by the amount in Japanese Yen converted to Hong Kong Dollars and posted in the relevant Credit Card monthly statement. AEON shall determine the eligibility of Japan Overseas Spending according to the merchant codes or transaction types issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time.
8. Local Food and Beverage Spending refers to the completion of transactions in Hong Kong Dollars in Hong Kong by Eligible Customer at Chinese restaurants, cafes, fast food restaurants and hotel dining. AEON shall determine the eligibility of Local Food and Beverage Spending according to the merchant codes issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time.
9. Other Spending refers to i) transactions other than those stated in paragraph 6 to 8, ii) Octopus AAVS and topping up Octopus via including but not limited to mobile payment, iii) AEON Merchant Interest-free Instalment Plan, and iv) insurance payment. AEON shall determine the eligibility of Other Spending according to the merchant codes or transaction types issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time.
10. Eligible Transactions exclude any cash advance, cash advance cash instalment plan, payments through “AEON Netmember”, reload/transfer using digital wallets (including but not limited to topping up of AlipayHK, PayMe and WeChat Pay HK), handling charges, annual fees, late charges, interest/finance charges, AEON Purchase Instalment Plan, gambling and betting transactions such as casino chip purchases, un-posted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded (“Ineligible Transaction”).
11. If Eligible Transactions fall within more than one category under paragraph 5 (i.e. items (a) to (d)), then such Eligible Transactions will be classified according to the following priority.
  - i) Online Spending
  - ii) Japan Oversea Spending
  - iii) Local Food and Beverage Spending
  - iv) Other Spending
12. Eligible Customer must keep the spending records of each Eligible Spending. If Eligible Customer has a dispute whether they are eligible for the Reward, AEON reserves the right to request the Eligible Customer to submit the spending record of the Eligible Spending transaction for verification. If AEON records do not match the Eligible Customer spending records, AEON’s records and decisions will be final and irreversible.
13. Eligible Customer must maintain a valid AEON credit card in good status in order to enjoy the relevant Reward.

14. Reward will be credited to the Credit Card account of Eligible Customer and will be posted in the relevant Credit Card monthly statement according to the below arrangement:

<u>Date of Eligible Transactions</u>	<u>Date of Monthly Statement</u>
Before closing date of monthly statement	Statement with such closing date
After closing date of monthly statement	Statement with next closing date

15. WAKU COIN earned and redeemed within the month, together with remaining WAKU COIN available and/ or WAKU COIN expiring will be shown on the Cardholder's monthly statement and in "AEON HK" Mobile App.
16. WAKU COIN is valid for 24 months from the month in which they are awarded. Expired WAKU COIN and WAKU COIN in cancelled card account will become void automatically, will have no value whatsoever, and will not be accepted for any redemption.
17. AEON has the right to debit the full amount of the relevant Reward or equivalent amount in Hong Kong Dollar from the relevant Credit Card account of the Eligible Customer or reject any redemption in any of the following situations: a) Eligible Transactions are un-posted, cancelled or refunded; or b) Eligible Customer's payment account is delinquent; or c) Eligible Customer's account is terminated; or d) Eligible Customer has deceptive behavior related to the transaction. For the avoidance of doubt, the maximum amount of Reward which can be debited in the aforementioned situation(s) for each Eligible Customer in each monthly statement cycle is \$200 WAKU COIN for Extra Reward; and the maximum amount which can be debited for Basic Reward is the corresponding amount awarded in that monthly statement cycle. The corresponding amount of Reward to be debited for such transaction(s) will base on the merchant codes or transaction types of the relevant transaction(s) as determined by Mastercard Asia/Pacific (Hong Kong) Limited.
18. All Reward can only be applied to set off the outstanding amount of the relevant Credit Card account of Eligible Customer, and cannot be transferred nor converted to cash under any circumstances.
19. AEON reserves the right to determine the eligibility of any Eligible Customer and Eligible Transactions in the Promotion at its own discretion without prior notice. In the event of dispute, the decision of AEON shall be final.
20. AEON reserves the right to suspend, revise or terminate the Promotion at any time and to amend the terms and conditions thereof from time to time. In case of any dispute, the decision of AEON shall be final.
21. The Promotion is subject to these Terms and Conditions and the Credit Card Cardholder Agreement. By using Credit Card to complete Eligible Transactions, Eligible Customer is considered to have accepted these Terms and Conditions and the Credit Card Cardholder Agreement in full and will be bound by them. In case of any inconsistency between these Terms and Conditions and the Credit Card Cardholder Agreement, these Terms and Conditions shall prevail.

22. No person other than Eligible Customer and AEON will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
23. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.