

AEON CARD WAKUWAKU Cash Rebate Promotion (“Promotion”) Terms & Conditions:

1. The promotion period is from 29th April 2022 to 30th June 2023 (both dates inclusive) (“Promotion Period”).
2. The Promotion is only applicable to cardholders (“Eligible Customer”) of AEON CARD WAKUWAKU (“Credit Card”) issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”).
3. During the Promotion Period, Eligible Customer shall be eligible to the relevant cash rebate (“Cash Rebate”) for spending in the transactions as specified in paragraph 4 (“Eligible Transactions”).
4. Cash Rebate is determined by Eligible Transactions, and the maximum amount of Cash Rebate for each Eligible Customer in each monthly statement cycle is HK\$300, as shown below:

	Eligible Transactions	Cash Rebate
a)	Online Spending	6%
b)	Japan Overseas Spending	3%
c)	Local Food and Beverage Spending	1%
d)	Other Spending	0.5%

5. Eligible Customer enjoys Birthday Privilege Extra Cash Rebate (“Extra Cash Rebate”) for overseas spending in the birthday month, and the maximum amount of cash rebate is HK\$200, as shown below:

Eligible Transactions	Extra Cash Rebate
Overseas Spending	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. An online transaction will not be an eligible transaction if such transaction made with a credit card in the e-wallet.
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 transactions other than those stated in paragraph 6 to 8. 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. Birthday Privilege overseas spending refers to the completion of transactions outside Hong Kong with relevant original sales slips or official payment records (exclusive of online spending). 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 overseas spending according to the merchant codes or transaction types issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time.
11. 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 AlipayHK, PayMe, TNG and WeChat Pay HK), daily cashing, handling charges, annual fees, late charges, interest/finance charges, flexible repayment, 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”).
12. If Eligible Transactions fall within more than one category under paragraph 4 (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
13. Eligible Customer must keep the spending records of each Eligible Spending. If Eligible Customer has a dispute whether they are eligible for the cash rebate, 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.
14. Eligible Customer must maintain a valid AEON credit card in good status in order to enjoy the relevant cash rebate.
15. Cash Rebate amount 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:

Date of Eligible Transactions	Date of Monthly Statement
Before closing date of monthly statement	Statement with such closing date
After closing date of monthly statement	Statement with next closing date

16. AEON has the right to debit the full amount of the relevant Cash Rebate or equivalent amount in Hong Kong Dollar from the relevant credit card account of the Eligible Customer 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.
17. All Cash Rebate 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 circumstance.
18. 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.
19. 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.
20. 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.
21. 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.
22. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.