

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

1. The promotion period is from 1st June 2024 to 28th February 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion is applicable to new customer who applies for AEON CARD WAKUWAKU (“Credit Card”) issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”). New customer shall mean applicant who applies for the Credit Card has not held any valid AEON Credit Card in the past 12 months (including not yet activated credit card). AEON Credit Card means the credit cards and co-brand credit cards issued by AEON Credit Service (Asia) Co., Ltd (“AEON”). The application records of AEON shall prevail.
3. Upon successful Credit Card application within the Promotion Period, eligible customer will receive a SMS notification from AEON (“Eligible Customer”). Within 60 calendar days from the SMS notification date (“Spending Period”), Eligible Customer shall be eligible to the relevant welcome cash rebate for spending in the transactions as specified in the below Welcome Offer (1) to (3) with Credit Card (“Eligible Transaction”) and the Welcome Cash Rebate will be offered in equivalent value in Hong Kong Dollar of WAKU COIN (“Welcome Cash Rebate”). Customer shall conduct the redemption through “AEON HK” Mobile App after the WAKU COIN is credited to the relevant Credit Card Account, and the redemption 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.

Welcome Offer (1)	<p>Apple Pay and Google Pay Spending to Enjoy 10% Cash Rebate</p> <p>During the Spending Period, Eligible Customer made accumulated credit purchase or successfully applied AEON Merchant Interest-free Instalment Plan with an amount of HK\$8,000 or above. The spending through Apple Pay and Google Pay can be entitled to a 10% cash rebate in WAKU COIN, and the maximum amount of cash rebate for each Eligible Customer during the Spending Period is HK\$500 in WAKU COIN.</p>
Welcome Offer (2)	<p>Specific Categories of Transactions to Enjoy Up to HK\$200 Cash Rebate</p> <p>During the Spending Period, Eligible Customer shall be eligible to the relevant cash rebate for 4 specific categories of transactions with the Credit Card as shown below. The cash rebate amount for each type of specific categories of transactions is HK\$50 in WAKU COIN, and the maximum total amount of cash rebate for the 4 specific categories of transactions is HK\$200 in WAKU COIN, as shown below:</p>

		Specific Categories of Transactions	Cash Rebate (equivalent value of WAKU COIN)
	a)	Octopus Automatic Add Value Service	HK\$50
	b)	Pay rent through Rentsmart, Reap or Keychain Pay platform	HK\$50
	c)	Setup of monthly automatic transfer at merchant	HK\$50
	d)	Any spending in App Store or Google Play with Credit Card	HK\$50
Welcome Offer (3)	Eligible Customer who successfully applied Credit Card through “AEON HK” mobile app and input the Promo Code “WAKUWAKU”, completed an Eligible Transaction shall be entitled to HK\$200 cash rebate in WAKU COIN. The maximum amount of cash rebate for each Eligible Customer during the Spending Period is HK\$200 in WAKU COIN.		

4. Welcome Offer (1): Apple Pay and Google Pay spending refers to the completion of eligible Apple Pay or Google Pay 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. However, eligible Apple Pay and Google Pay spending excludes topping up of Octopus and topping up of digital wallet(s). AEON shall determine the eligibility of Apple Pay and Google Pay spending according to the merchant codes or transaction types issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time.

5. Welcome Offer (2): Eligible Transactions as shown below:

	Specific Categories of Transactions	Definition of Eligible Transactions
a)	Octopus Automatic Add Value Service	Octopus Automatic Add Value Service (“AAVS”) refers to successful application of AAVS for Credit Card and completion of a first AAVS transaction.
b)	Pay rent through Rentsmart, Reap or Keychain Pay platform	Pay rent through Rentsmart, Reap or Keychain Pay platform refers to full payment of rent in Hong Kong Dollars of tenancy agreement in Hong Kong by Eligible Customer using Rentsmart, Reap or KeyChain Pay mobile apps with Credit Card including deposit or disbursement (if applicable).
c)	Setup of monthly automatic transfer at merchant	Register for autopay service at designated merchants with Credit Card by Eligible Customer and complete an autopay transaction within the Spending Period.

d)	Any spending in App Store or Google Play	Purchase any mobile apps, music, etc. at App Store or Google Play with Credit Card.
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6. The approval time of AAVS application normally takes 2 to 3 weeks. The applicant will be notified of such approval and procedures of activation of AAVS function. AEON and Octopus Cards Limited respectively reserve the right to accept or refuse any AAVS application without giving any reason therefor.
7. Ineligible transactions include any cash advance, cash advance cash instalment plan, payments through “AEON Netmember”, reload/transfer using digital wallet(s) (including but not limited to 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.
8. Eligible Customer must maintain a valid Credit Card account in good status in order to enjoy the Welcome Cash Rebate.
9. The Welcome Cash Rebate will be credited in equivalent value in Hong Kong Dollar of WAKU COIN to the relevant Credit Card account of Eligible Customer within 3 months after the end of the Spending Period and shown on the monthly statement. The arrangement is as follows:

Example: 1st June 2024 is the application date of Credit Card

Application Date	SMS Notification Date	Spending Period	Date of Monthly Statement
1 st June 2024	11 th June 2024	11 th June 2024 to 9 th August 2024	Statement generated in October 2024

10. WAKU COIN earned and redeemed within the month, together with remaining WAKU COIN available and/ or WAKU COIN expiring will be shown on the Eligible Customer’s monthly statement and in “AEON HK” Mobile App.
11. 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.
12. AEON has the right to debit the full amount of the relevant Welcome 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 Transaction is 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 any transaction.
13. All Welcome 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.
14. AEON reserves the right to determine the eligibility of any Eligible Customers 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.

15. Eligible Customer must keep the original transaction slips/spending records of each Eligible Spending. If Eligible Customer has a dispute whether they are eligible for the Welcome Cash Rebate, AEON reserves the right to request the Eligible Customer to submit the original transaction slip/spending record of the Eligible Spending transaction for verification. If AEON records do not match the Eligible Customer's transaction slips/spending records, AEON's records and decisions will be final and irreversible.
16. 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.
17. The Promotion is subject to these Terms and Conditions and the Credit Card Cardholder Agreement. By using Credit Card to complete an Eligible Transaction, 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.
18. 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.
19. These Terms and Conditions are governed by and will be construed according to Hong Kong laws.
20. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.