

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

1. The promotion period is from 29<sup>th</sup> April 2022 to 30<sup>th</sup> June 2023 (both dates inclusive) (“Promotion Period”).
2. Above promotions is applicable to new customer who applies for AEON CARD WAKUWAKU (“Credit Card”) issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”) (“Eligible Customer”). New customer shall mean applicant who applies for the AEON Card Wakuwaku, has not held any valid designated AEON CARD WAKUWAKU in the past 12 months (including not yet activated credit card). 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. Within 60 calendar days from the SMS notification date (“Spending Period”), Eligible Customer shall be eligible to the relevant welcome cash rebate (“Welcome Cash Rebate”) for spending in the transactions as specified in the below Welcome Offer (1) to (3) with Credit Card (“Eligible Transaction”).

Welcome Offer (1)	<p>Online Spending to Enjoy 10% Cash Rebate</p> <p>During the Spending Period, Eligible Customer made accumulated credit purchase or successfully applied merchant interest-free installment plan with an amount of HK\$8,000 or above enjoys 10% cash rebate of online spending. The maximum amount of cash rebate for each Eligible Customer during the Spending Period is HK\$500.</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 as shown below. The cash rebate amount for each type of specific categories of transactions is HK\$50, and the maximum total amount of cash rebate for the 4 specific categories of transactions is HK\$200, as shown below:</p> <table border="1" data-bbox="507 1534 1430 1877"> <thead> <tr> <th data-bbox="515 1534 571 1585"></th> <th data-bbox="579 1534 1209 1585">Specific Categories of Transactions</th> <th data-bbox="1217 1534 1422 1585">Cash Rebate</th> </tr> </thead> <tbody> <tr> <td data-bbox="515 1585 571 1630">a)</td> <td data-bbox="579 1585 1209 1630">Octopus Automatic Add Value Service</td> <td data-bbox="1217 1585 1422 1630">HK\$50</td> </tr> <tr> <td data-bbox="515 1630 571 1731">b)</td> <td data-bbox="579 1630 1209 1731">Pay rent through Rentsmart, Reap or Keychain Pay platform</td> <td data-bbox="1217 1630 1422 1731">HK\$50</td> </tr> <tr> <td data-bbox="515 1731 571 1776">c)</td> <td data-bbox="579 1731 1209 1776">Setup of monthly automatic transfer at merchant</td> <td data-bbox="1217 1731 1422 1776">HK\$50</td> </tr> <tr> <td data-bbox="515 1776 571 1877">d)</td> <td data-bbox="579 1776 1209 1877">Any spending in App Store or Google Play with Credit Card</td> <td data-bbox="1217 1776 1422 1877">HK\$50</td> </tr> </tbody> </table>		Specific Categories of Transactions	Cash Rebate	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
	Specific Categories of Transactions	Cash Rebate														
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)	<p>Eligible Customer successfully applied Credit Card through “AEON HK” mobile app and completed an Eligible Transaction (for each single transaction) shall be entitled to HK\$200 cash rebate. The maximum amount</p>															

	of cash rebate for each Eligible Customer during the Spending Period is HK\$200.
--	----------------------------------------------------------------------------------

4. Welcome Offer (1): 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.

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.

6. Welcome Offer (3): Eligible Customer successfully applied Credit Card through “AEON HK” mobile app and input the welcome offer code “WAKUWAKU” shall be entitled to HK\$200 cash rebate.

7. 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.

8. Eligible transaction excludes 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.

9. Eligible Customer must maintain a valid AEON credit card in good status in order to enjoy the Welcome Cash Rebate.
10. The Welcome Cash Rebate will be credited 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 May 2022 is the application date of Credit Card

Application Date	SMS Notification Date	Spending Period	Date of Monthly Statement
1 <sup>st</sup> May 2022	11 <sup>th</sup> May 2022	11 <sup>th</sup> May 2022 to 9 <sup>th</sup> July 2022	Statement with payment due date of 2 <sup>nd</sup> November 2022

11. 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 the transaction.
12. 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.
13. 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.
14. Cardholders must keep the original transaction slips/spending records of each Eligible Spending. If Cardholders have a dispute whether they are eligible for the welcome cash rebate promotion, AEON reserves the right to request the Cardholders to submit the original transaction slip/spending record of the Eligible Spending transaction for verification. If AEON records do not match the Cardholders transaction slips/spending records, AEON's records and decisions will be final and irreversible.
15. 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.
16. 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.
17. 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.

18. These Terms and Conditions are governed by and will be construed according to Hong Kong laws.
19. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.