

AEON Bonus Points Terms and Conditions:

1. AEON Bonus Points Program ("Program") of AEON Credit Service (Asia) Co., Ltd. ("AEON") is applicable to credit cards issued by AEON other than AEON Card JAL and AEON CARD WAKUWAKU ("Eligible Credit Card"). AEON has the right to designate any of the credit cards it issues as Eligible Credit Card or otherwise from time to time.

2. The Program is not applicable to transactions made by any AEON UnionPay Credit Card with any of the following categories of merchants: general contractors (residential and commercial); automobile shops; car and truck dealers (sales, services, repairs, parts and leasing of both new and used cars and trucks); property agents; and alcoholic beverage wholesalers.

3. Unless otherwise specified on the card application forms or elsewhere by AEON in writing, subject to Clause 4 below, Cardholders using Eligible Credit Card can earn (a) one AEON Bonus Point ("Bonus Point") for every HK\$1 spent on credit purchase; and/or (b) a maximum of 10,000 Bonus Points per month will be awarded to online bill payments made for the merchant categories listed on AEON Netmember Service.

4. The following spending transactions will not be awarded any Bonus Point, which include:

- a. cash advances;
- b. cash advance cash instalment plan;
- c. fees and charges (such as finance charges, annual fees, late charges and other charges);
- d. bill payments to the Inland Revenue Department;
- e. betting and gambling transactions;
- f. un-posted/ cancelled/ refunded transactions; and
- g. transactions for any fraudulent, illegal, or criminal purposes.

Transaction classifications shall be determined at the sole and absolute discretion of AEON with reference to the relevant merchant codes from Visa/ Mastercard Worldwide/ UnionPay/ JCB International Co., Ltd. (as applicable) from time to time.

AEON reserves the right to change the spending requirements for earning a Bonus Point and the particulars regarding redemption at any time without prior notice.

5. Cardholders can use the accrued Bonus Points to redeem the rewards listed on 'Bonus Point Catalogue'. AEON will update 'Bonus Point Catalogue' from time to time, please refer to <https://www.aeon.com.hk/en/credit-card/bonus-point.html> for the latest details.

6. Bonus Points earned and redeemed within the month, together with Bonus Points available and/ or Bonus Point expiring will be shown on the Cardholder's monthly statement and in "AEON HK" Mobile App.

7. Bonus Points are valid for up to 24 months from the month in which they are awarded. Expired Bonus Points and Bonus Points on cancelled card account will become void automatically, will have no value whatsoever, and will not be accepted for any redemption.

8. Bonus Points from all principal cards under the name of the same Cardholder and all supplementary cards issued under his/ her nomination will be combined together for computation and redemption purpose. If the redemption is made by AEON Bonus Points plus the designated cash amount, Cardholder must select the Eligible Credit Card to settle the designated cash amount (not applicable to credit cards which have not been activated and newly issued Eligible Credit Card without any credit purchase).

9. Bonus Points earned by a supplementary Cardholder can only be used by the principal Cardholder for redemption, and applications for redemption can only be made by the principal Cardholder.

10. Bonus Points are not transferable.

11. Redemptions are subject to the accrued Bonus Points available at the time of redemption and AEON's final acceptance. Orders will be cancelled automatically in the event of insufficient Bonus Points. Redemptions cannot be amended, cancelled or revoked upon acceptance by AEON.

12. AEON is not responsible for any lost, damaged or stolen rewards redeemed through the Program.

13. AEON reserves the right to reject any redemption or cancel any Bonus Points if Cardholders are actually or reasonably suspected to be in breach of the Cardholder Agreement or the credit card is cancelled or the card account is in overdue status.

14. AEON is not the supplier of the products and/ or services redeemable under the Program and will not accept any liability in relation thereto. AEON makes no representation or guarantee as to the quality and availability of the products and/ or services supplied by third party merchants. All representations and warranties relating to quality, design, specifications, and fitness for purpose or otherwise set out in the 'Bonus Point Catalogue' in respect of such offers are made by the respective merchants. Photos and item specifications are for reference only. AEON will not be responsible or liable for any death, injury, damage or loss suffered by any Cardholders or any third party or any of their property which is caused directly or indirectly by any of the products and/ or services provided to Cardholders.

15. While every effort has been made to ensure that the information shown in the 'Bonus Point Catalogue' is accurate, AEON is not responsible for any error or omission. AEON reserves the right to make the final decision if there is any inaccuracy or omission.

16. Unless otherwise specified, all items are only available while stocks last. AEON reserves the right to change the list of items available for redemption from time to time without prior notice. Products and/ or services shall be terminated or ceased to be available immediately upon closure of merchants. AEON and/ or merchants of the Program may make substitution/ replacement to the list of items for redemption without prior notice where necessary.

17. Fraud and abuse relating to the earning or redemption of Bonus Points may result in the forfeiture of part or all accrued Bonus Points as well as the cancellation of a Cardholder's Card(s).

18. AEON reserves the right to terminate the Program, cancel or alter its offers, amend, add to or delete any of these Terms and Conditions, withdraw or change the merchants of the Program, modify or limit the value of Bonus Points and/ or the redemption methods at any time and without prior notice or liability in any manner even though any of such acts may diminish the value of the Bonus Points already accumulated or render them valueless altogether.

19. In the event of dispute, the decision of AEON shall be final.

20. The English version of these Terms and Conditions shall prevail if there is any discrepancy between the English and Chinese versions.

(April 2023)