AEON Bonus Points Terms and Conditions:

1. Unless otherwise specified, AEON Bonus Points Program ("Program") is applicable to AEON credit cards ("AEON Credit Cards") issued by AEON Credit Service (Asia) Co., Ltd. ("AEON"). AEON Cardholders ("Cardholders") of AEON Card JAL and AEON CARD WAKUWAKU are not eligible for the Program.

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

3. Unless otherwise specified on the card application forms, Cardholders can earn one bonus point for every HK\$1 spent on credit purchase (excluding cash advances, fees and charges (including finance charges, annual fees, late charges and other charges), tax payments, casino chips and cancelled/refunded transactions). AEON reserves the right to change the redemption details and the spending requirement for earning a bonus point at any time without prior notice.

4. Accrued bonus points and its expiry date will be shown on the Cardholder's monthly statement.

5. Bonus points shown as available for redemption are listed on the latest issued monthly statement.

6. Expired bonus points and bonus points of cancelled Card account will become void automatically and will not be accepted for redemption.

7. Bonus points are not transferable but may be combined from the same Cardholder's other Cards and supplementary Cards for redemption purpose.

8. 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.

9. Redemptions are subject to the accumulation of available bonus points 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.

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

11. AEON reserves the right to reject any redemption or cancel any bonus points if Cardholders are in breach of the Cardholder Agreement or the Card is cancelled or the Card account is not in current status.

AEON CREDIT SERVICE (ASIA) COMPANY LIMITED AEON 信貸財務(亞洲)有限公司

12. 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 AEON Bonus Points Catalogue in respect of such offers are made by the respective merchants. Accordingly, 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.

13. Products and/or services shall be terminated immediately upon closure of merchants.

14. While every effort has been made to ensure that the information shown in the AEON Bonus Points 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.

15. Photos and items features are for reference only. 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. AEON and/or merchants of the Program may make similar substitution without prior notice where necessary.

16. Fraud and abuse relating to the earning of bonus points or redemption may result in the forfeiture of accrued bonus points as well as the cancellation of a Cardholder's Card(s).

17. 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.

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

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

(May 2018)