

AEON UnionPay QR Cash Terms and Conditions

Terms and Conditions for using AEON Credit Service (Asia) Co., Ltd ("AEON") AEON UnionPay QR Cash Service.

Before using the AEON UnionPay QR Cash Service (UnionPay QR Cash), please read these Terms and Conditions carefully. By using UnionPay QR Cash, you will be considered to have accepted and agreed to be bound by these Terms and Conditions.

1. UnionPay QR Cash is available to AEON UnionPay Credit Card and AEON Card Premium UnionPay (each and together with "AEON Card") Cardholders.
2. To withdraw cash without physical card via UnionPay QR Cash, you can first set up a cash withdrawal instruction with "AEON HK" Mobile App ("Mobile App"), then visit ATMs marked with "UnionPay" or any ATMs with UnionPay QR Code Withdrawal service, scan the QR code and input the card PIN within 30 minutes ("Valid Period").
3. In order to be eligible for using UnionPay QR Cash, you must fulfill the following conditions:
 - a. you must have attained 18 years old;
 - b. you must hold a valid AEON Card;
 - c. you must register AEON Netmember Service without opting-out from the Mobile App services;
 - d. you must use a mobile device with camera functions;
 - e. you must provide a valid mobile phone number and email address for AEON to send you any notifications related to the use of UnionPay QR Cash.
4. The daily cash withdrawal limit (whether physical card or UnionPay QR Cash) of an AEON Card will apply collectively to all AEON Card(s) held under your name. The daily cash withdrawal limit (whether physical card or QR Cash) of an AEON Card depends on the available credit limit. The maximum daily cash withdrawal limit for UnionPay QR Cash depends on the ATM cash withdrawal limit and "Available Limit" shown on the UnionPay QR Cash setup withdrawal instruction for the actual daily cash withdrawal limit.
5. Any cash withdrawal from an AEON Card will be treated as a cash advance transaction, please refer to the "Fee Schedule and Key Facts Statement" for the handling fee to be charged. There may have restrictions on the card account(s) that you may withdraw cash through UnionPay QR Cash. In case of disputes, AEON has the sole and final decision to determine the type of card account(s) that you may withdraw cash via UnionPay QR Cash.
6. All UnionPay QR Cash transactions shall be shown in the relevant card statement.
7. The minimum withdrawal amount is HKD, CNY or MOP 100.
8. You can only set up one cash withdrawal instruction at any one time.
9. If you do not withdraw the cash within the Valid Period, the instruction would be canceled without prior notice.
10. You can amend or delete the cash withdrawal instruction before withdrawing the cash and within the Valid Period, the Valid Period will be extended 30 minutes from the time when an amended cash withdrawal instruction is set.
11. You should ensure there is sufficient available credit limit in the withdrawal account; otherwise, AEON will not proceed with your cash withdrawal instruction.
12. Unless AEON specifies otherwise, you will be considered as having received any notice given by AEON immediately after sending it (push notification or message)

- to your phone number or email address from AEON's record (if sent by Mobile App or email).
13. To use UnionPay QR Cash, you must follow AEON user flow and rules, which may be updated by AEON from time to time. Please refer to the information in Mobile App for details of the user flow.
 14. AEON has and hereby expressly reserves the right to charge or vary the fees relating to the use of UnionPay QR Cash. AEON will give you prior notice of new fees or any variation of fees.
 15. AEON may change, suspend, or terminate UnionPay QR Cash at its sole discretion. AEON may change these Terms and Conditions from time to time by giving notice to you. In case of any dispute(s), the decision of AEON shall be final and conclusive.
 16. "AEON Cardholder Agreement" shall apply when you make cash withdrawal from an AEON Card, please refer to the "AEON Cardholder Agreement".
 17. AEON is not responsible for the quality or performance of UnionPay QR Cash. UnionPay QR Cash may not be available at all times and there may be delays, failures, errors, omissions or loss of transmitted information.
 18. You accept full responsibility for non-observance or violation of any provision of these Terms and Conditions and undertake and agree to fully indemnify towards any loss, damage, claim and any other financial charge that AEON may incur and/or suffer as a result of any such non-observance or violation on your part.
 19. You should take reasonably practicable security measures when using UnionPay QR Cash. You should also refer to the security advice provided by AEON from time to time in the Mobile App or on AEON's website.
 - a. Keep the designated mobile device safe and all personal credentials for logging into the Mobile App confidential. Do not allow anyone else to use the designated mobile device or your card PIN or personal credentials. Safeguard them from loss, theft, accidental or unauthorized disclosure or use; and
 - b. Notify AEON via any of the channels as soon as reasonably practicable of any actual or suspected unauthorized transaction or incident, including loss, theft, or unauthorized disclosure or use of the designated mobile device, your card PIN or personal credentials, QR Payment or credit card. Change the relevant card PIN and personal credentials immediately.
 20. You are responsible for the data charges of using Mobile App imposed by your service providers.
 21. "AEON HK" Mobile App Terms & Conditions shall apply. You can select "Other Information" in the Mobile App to read the "AEON HK" Mobile App Terms & Conditions. In the event of any conflict or inconsistency between these Terms and Conditions and the "AEON HK" Mobile App Terms and Conditions, these Terms and Conditions shall prevail.
 22. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region. The parties submit to the non-exclusive jurisdiction of the Hong Kong courts.
 23. The Chinese version of these Terms and Conditions is for reference only. If there is any discrepancy between the English version and the Chinese version, the English version shall prevail.