

AEON VIRTUAL CREDIT CARD SERVICE TERMS AND CONDITIONS

Please read carefully the following terms and conditions (these “Terms”) which govern your use of this AEON Virtual Credit Card Service (the “Service”). By activating and/ or using an eligible virtual credit card (“Virtual Card”) issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”) under the Service, you agree to be bound by these Terms as well as all other applicable agreements (including AEON Cardholder Agreement).

These Terms may be amended at any time and from time to time by AEON at our discretion by giving reasonable notice to you, and the same shall become binding on you from the date of their adoption by us and shall be deemed to have come to your attention by their being displayed at our websites or any other media or mode which we deem fit.

Unless otherwise defined, all capitalised terms used herein shall have the same meaning as defined or otherwise adopted in the AEON Cardholder Agreement.

1. Virtual Credit Card Service

a) The Service enables you to (1) activate your Virtual Card via “AEON HK” Mobile App; (2) view your Virtual Card details (card number, card expiry date and security code (the “Details”)); and (3) make payments in connection with goods and/or services with your Virtual Card. Payments made using the Virtual Card may earn you bonus points or cash rebate as in accordance with the relevant AEON Cardholder Agreement and bonus points/cash rebate terms and conditions.

b) You are required to have “AEON Netmember Service” login credentials in order to activate your Virtual Card.

c) The Service is governed by these Terms, which may be amended by us from time to time at our discretion. In addition, your Card Account and the payments are governed by the relevant AEON Cardholder Agreement and other applicable terms and conditions which can be found on AEON’s website.

d) Your use of the Service is also governed by the terms and conditions of relevant service or applications as set out by AEON, including those of “AEON Netmember Service” and the “AEON HK” Mobile App.

2. Eligibility and Activation

a) Upon approval of an eligible Virtual Card, you can activate the Virtual Card through “AEON HK” Mobile App.

b) A physical credit card, which has the same credit card number as your Virtual Card (“Physical Card”) and shares the same Card Account, will be issued to you automatically. Your Card Account is deemed activated by your activation of the Virtual Card, whether or not you activate the Physical Card upon receipt, and all payments made by way of the Virtual Card (including, without limitation, those referred to in Clause 4d) are made as if they were made by Physical card, which is subject to the relevant AEON Cardholder Agreement and other applicable terms and conditions that govern your card(s).

3. Deactivation and Cancellation

a) AEON reserves the right to block, deactivate Virtual Card or cancel the Service at any time for any reason, with or without prior notice, including but not limited to suspected fraudulent or unauthorised use of the Virtual Card, violation of the relevant AEON Cardholder Agreement or other applicable policies.

b) If you detect any suspicious activity, you, as a reasonable Cardholder, shall take necessary action to deactivate or cancel the Virtual Card. You can deactivate or cancel the Virtual Card by contacting us and requesting deactivation/ cancellation.

4. Payments

a) If you activate your Virtual Card, you will get access to the Details through “AEON HK” Mobile App, that you can use the Details to make payments as if they were made by Physical Card.

b) You can use the Virtual Card details to make card-not-present transactions, such as through mobile payment wallet (including but not limited to Apple Pay and Google Pay), recurring payments and online payments. If you do use the Details of your Virtual Card to provision your card into any mobile payment wallet, the relevant wallet provider may require you to enter Virtual Card security code for purposes of such provisioning (i.e. on a one-off basis) and in such event, the replacing of your security code with your Physical Card upon activation of your Physical Card will not affect such provisioning (i.e. your Virtual Card will continue to be provisioned in the credit card account in wallet provider and can be used to make payment). The Details of your Virtual Card may differ from that of your Physical Card, that it is your responsibility to notify the relevant merchant of such changes for your direct debit authorisation service.

AEON shall not be liable for any losses, damages caused by or arising from instances of any malfunction, interruption or unavailability of your mobile wallet, any unauthorised access to or use of the mobile wallet and any incompatibility of the mobile wallet with your device or mobile operating system or any other issues with the mobile wallet that are beyond AEON’s reasonable control. For any enquiries or complaints regarding your mobile wallet, you should direct them to your mobile wallet provider using the contact information provided by the mobile wallet provider.

c) Subject to Clause 4b, after activating your Physical Card, the security code and expiry date in your Virtual Card will be replaced by Physical Card’s security code and expiry date. It is your responsibility to activate the Physical Card upon receipt and update the change of security code and expiry date for merchants with whom you have set up recurring payment in order to avoid any potential payment failure. AEON takes no responsibility whatsoever for any loss howsoever arising from such matters.

d) For the avoidance of doubt, you are fully responsible for:

- (i) all payments processed or made by the input or use of your Virtual Card security code, with or without, before or after, activation of your Physical Card; and

- (ii) all payments made through mobile payment wallet whether provisioning Virtual Card was done by way of the Virtual Card or Physical Card security code.

e) AEON is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider. AEON is not an agent of any merchant or service provider or vice versa.

f) We may in good faith regard any instructions received from you, or otherwise in accordance with our prescribed verification process or any other instructions, as authentic and duly authorised, whether or not actually authorised by you, and regardless of any subversion of any authentication process put in place by us, and shall be under no obligation to investigate the authenticity or authority of persons sending or purporting to send the instructions or to verify the accuracy and completeness thereof. Such instructions shall be deemed to be irrevocable and binding on you notwithstanding any conflict or inconsistency with any other prior instructions given by you to us or any error, lack of clarity or misunderstanding in any instructions received by us, provided that the instructions were provided in accordance with our prescribed verification process prevailing at the time.

5. Modification and Termination

a) AEON reserves the right to change the scope of the Service or to suspend or terminate the Service at any time with or without prior notice.

6. Governing law, jurisdiction and version

a) These Terms are governed by and will be construed according to Hong Kong laws.

b) The English version of these Terms prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms are for reference only.

7. General

Unless otherwise stated, in the event of any inconsistency between these Terms and the relevant AEON Cardholder Agreement, these Terms shall prevail.