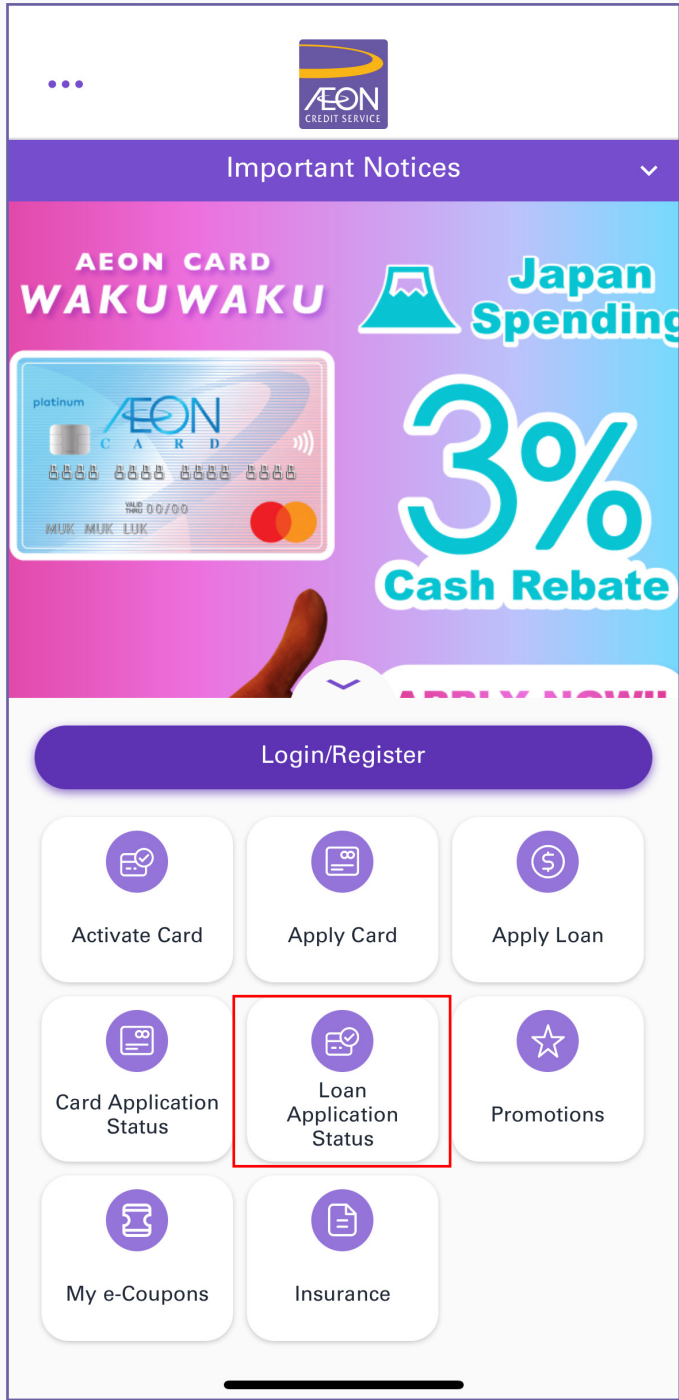
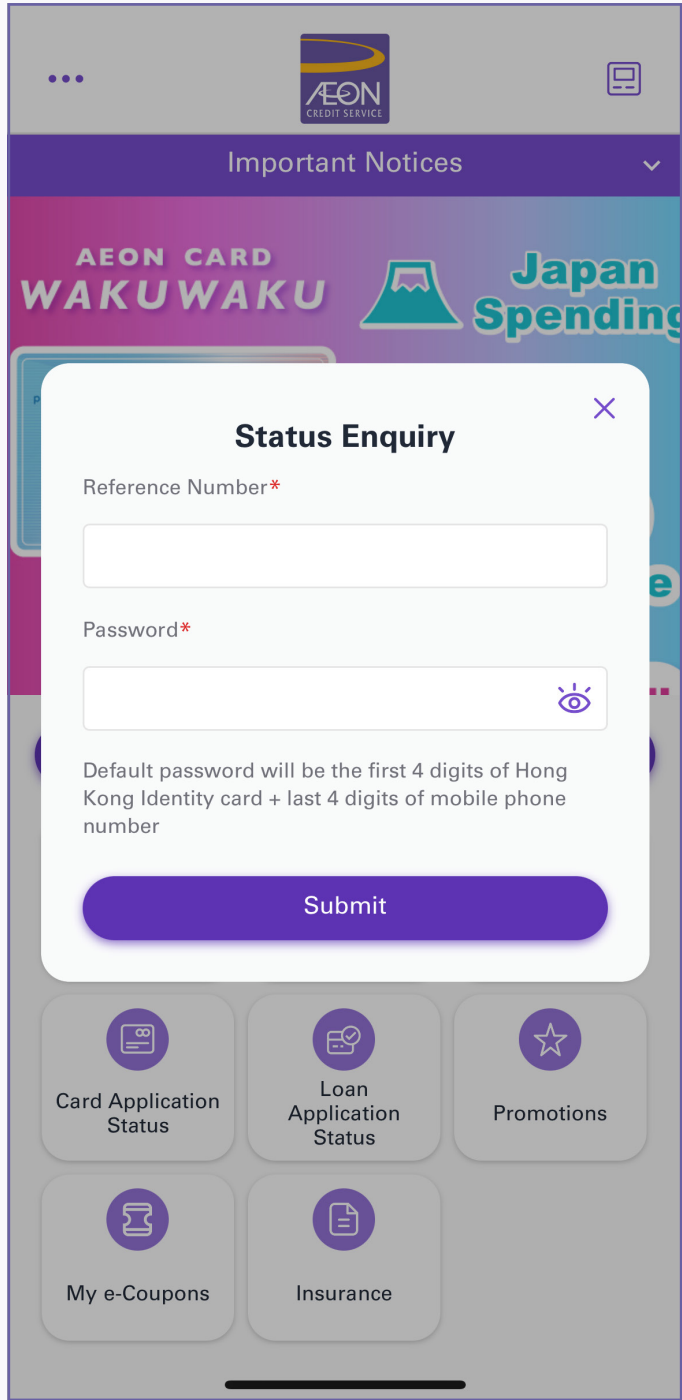




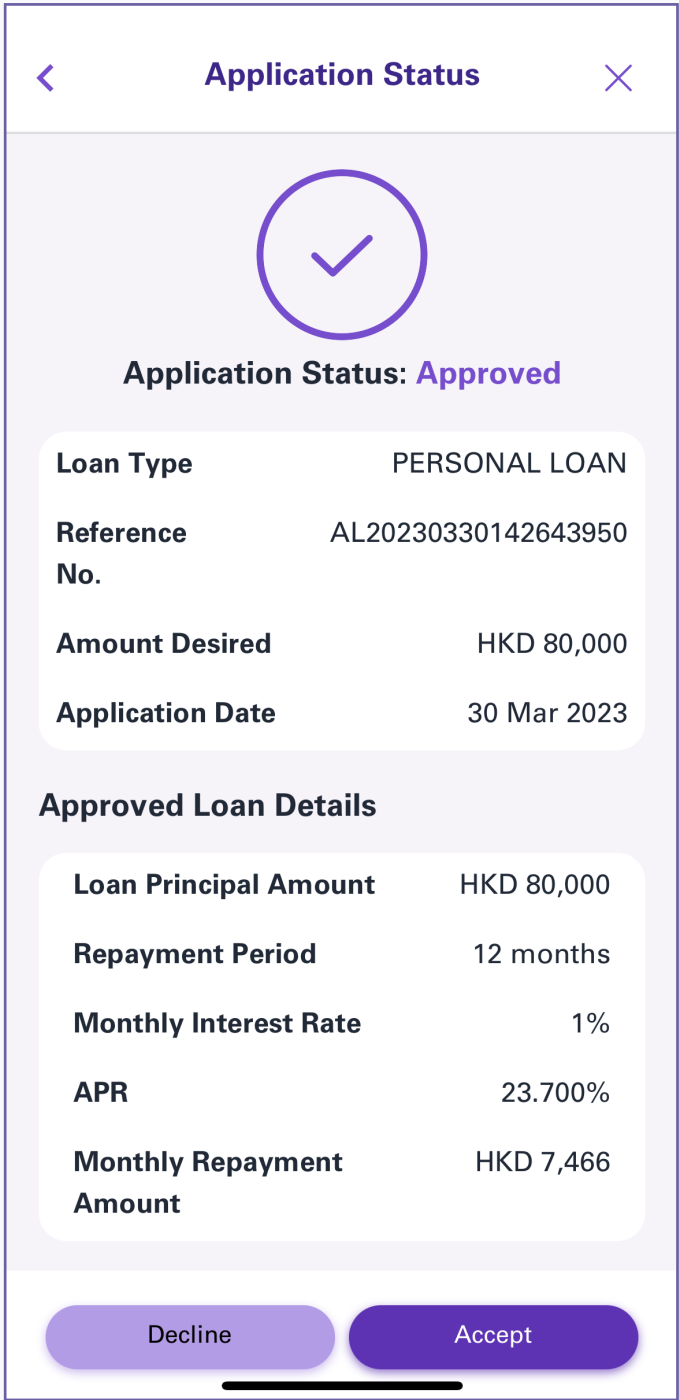
# How to confirm the approved loan application?



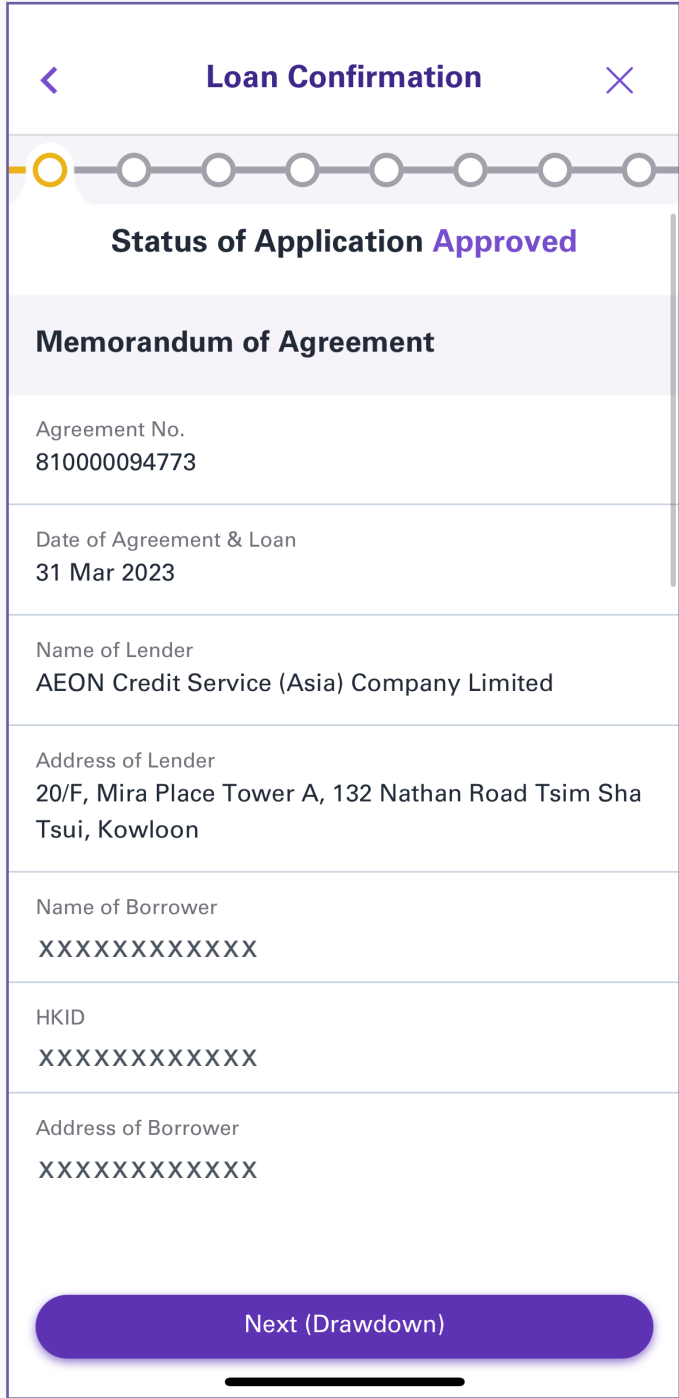
1. After receiving the confirmation message, open the App and tap “Loan Application Status” to check the approved loan amount



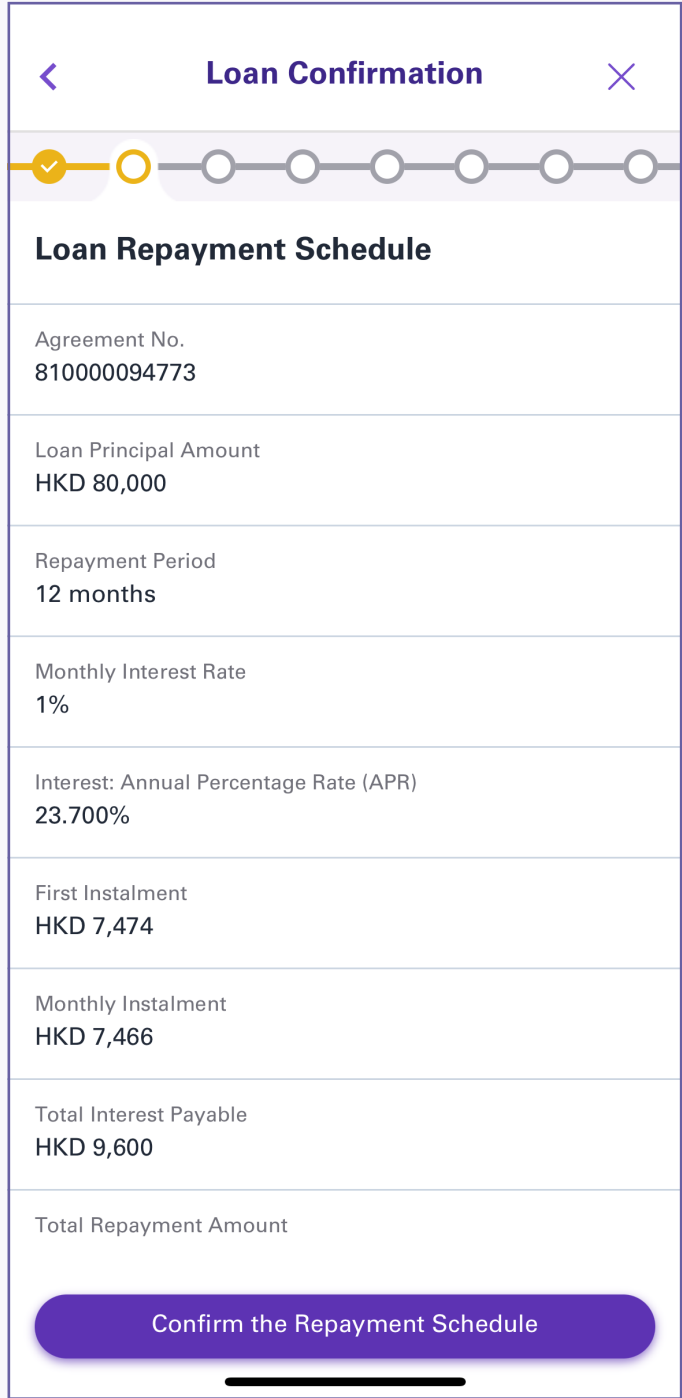
2. Input "Reference Number" and "Password" (first 4 digits of HKID and the last 4 digits of mobile phone number) , and then tap “Submit”



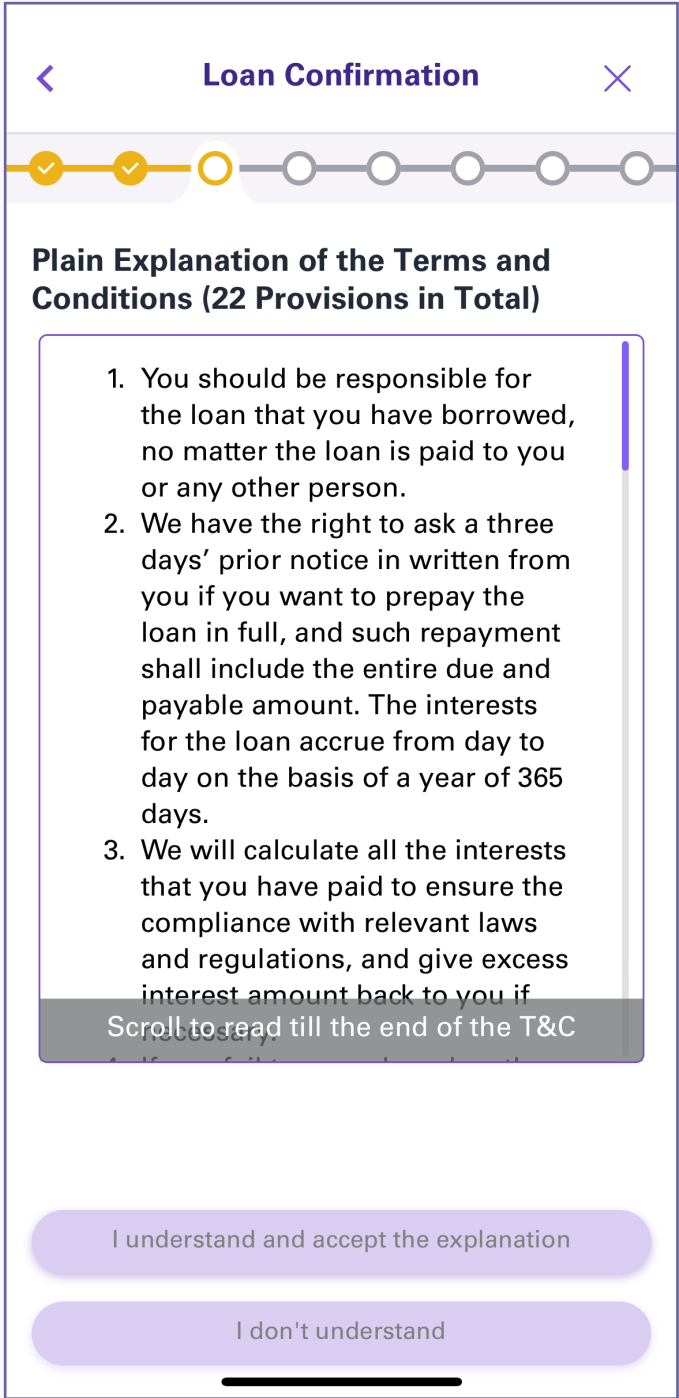
3. Review the approved loan amount and details, and tap "Accept" if agree with the loan detail



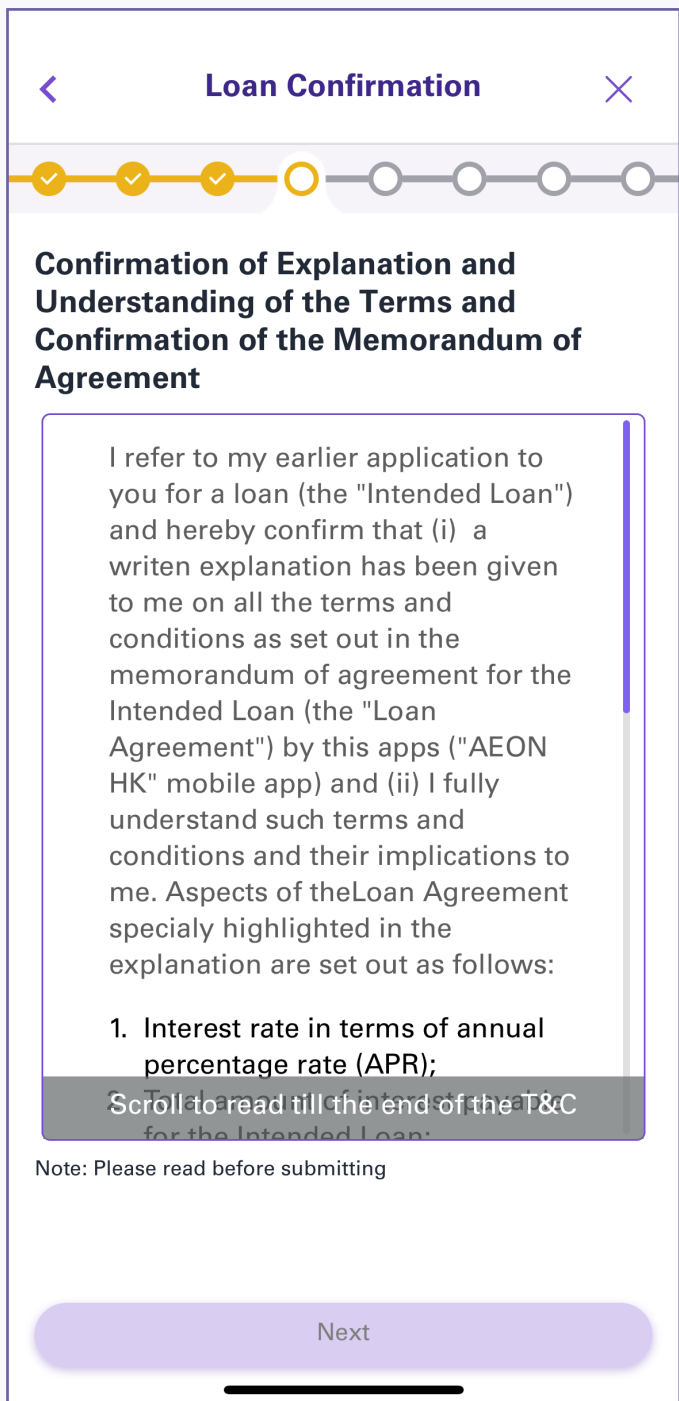
4. Read "Memorandum of Agreement", and tap "Next"



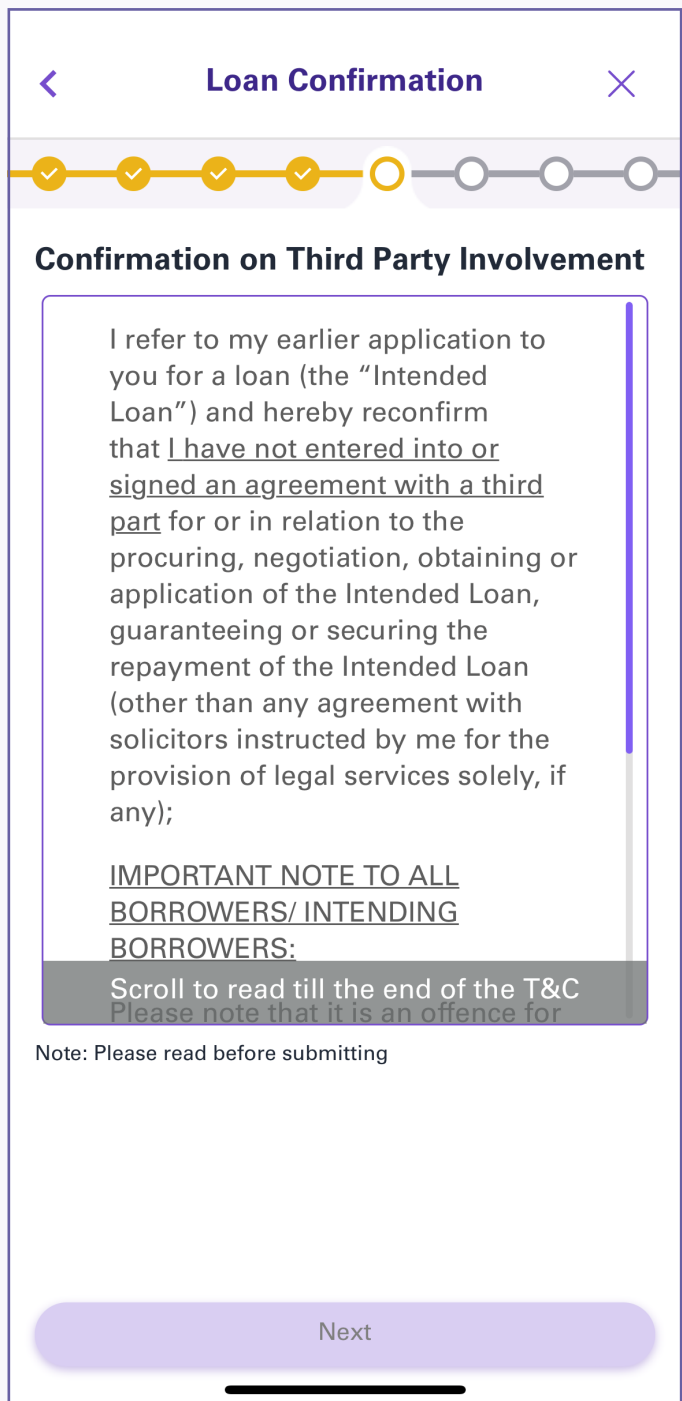
5. Read "Loan Repayment Schedule" and tap "Confirm the Repayment Schedule"



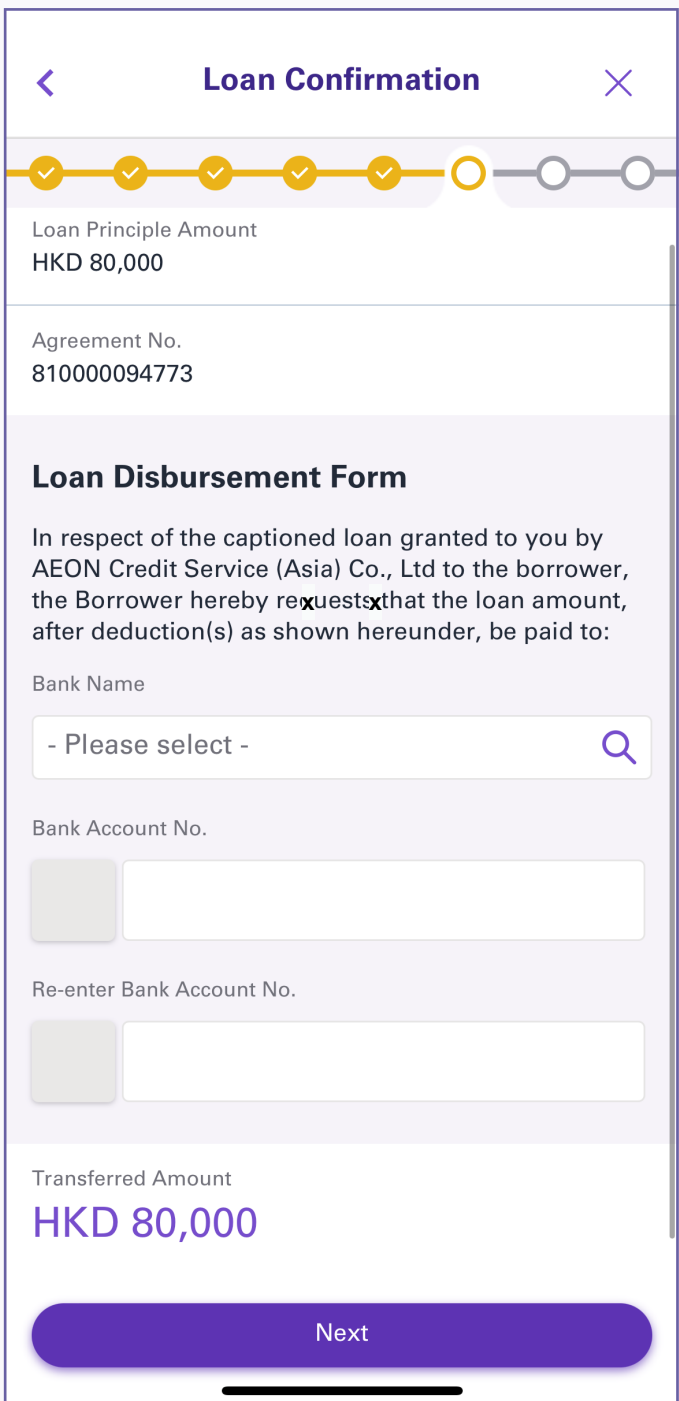
6. Read "Plain Explanation of the Terms and Conditions", and tap "I understand and accept the explanation"



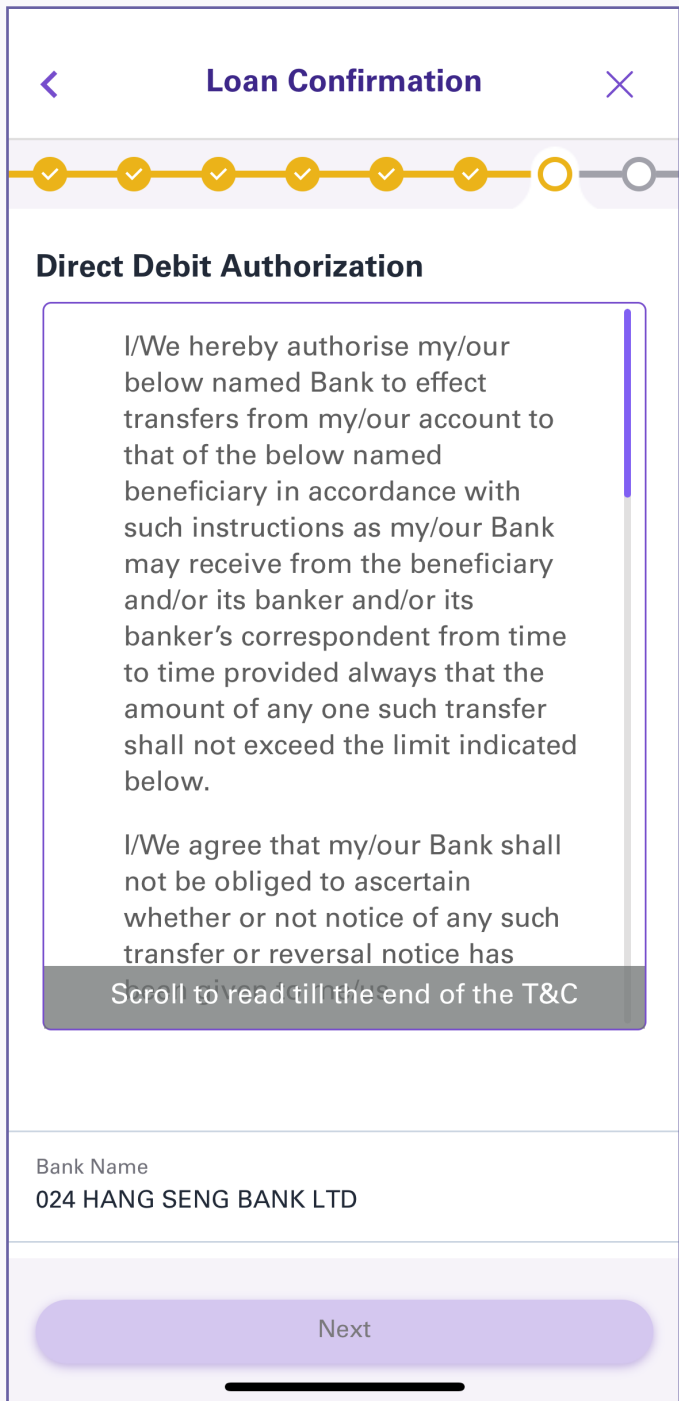
7. Read "Confirmation of Explanation and Understanding of the Terms and Confirmation of the Memorandum of Agreement", and tap "Next"



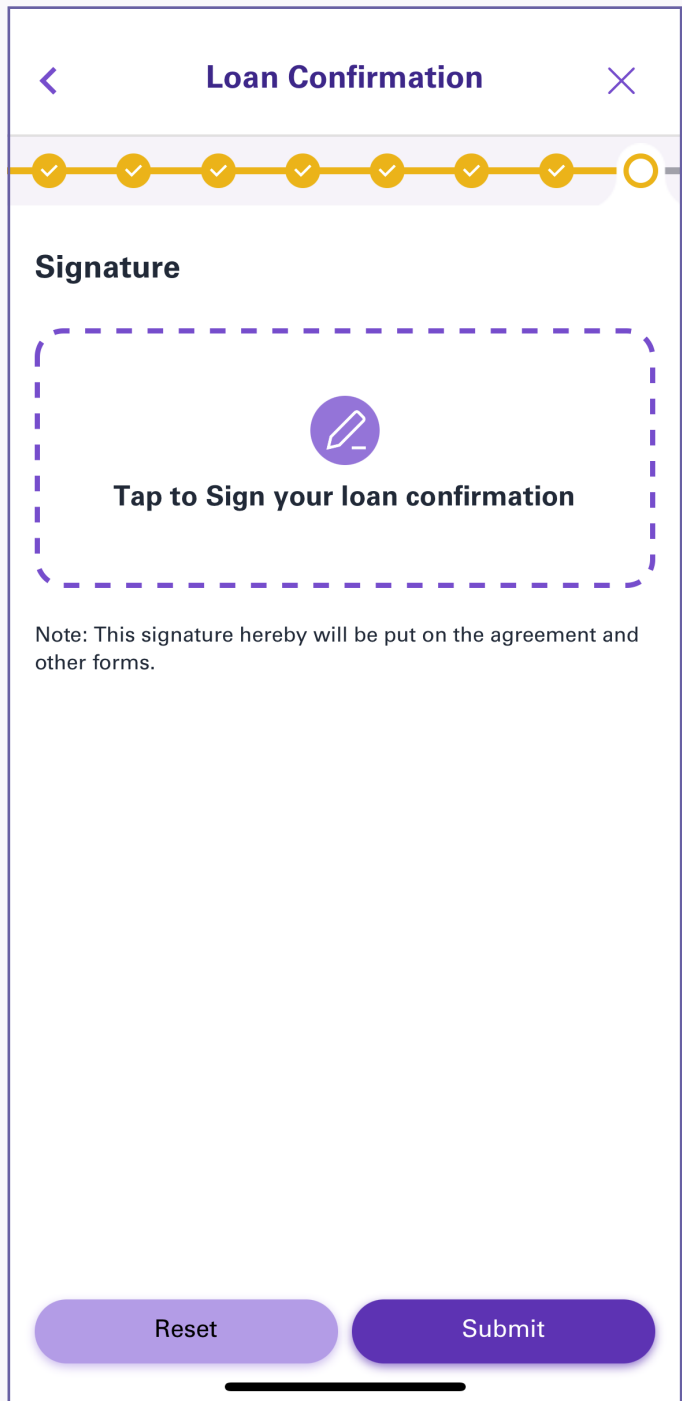
8. Read "Confirmation on Third Party Involvement", and tap "Next"



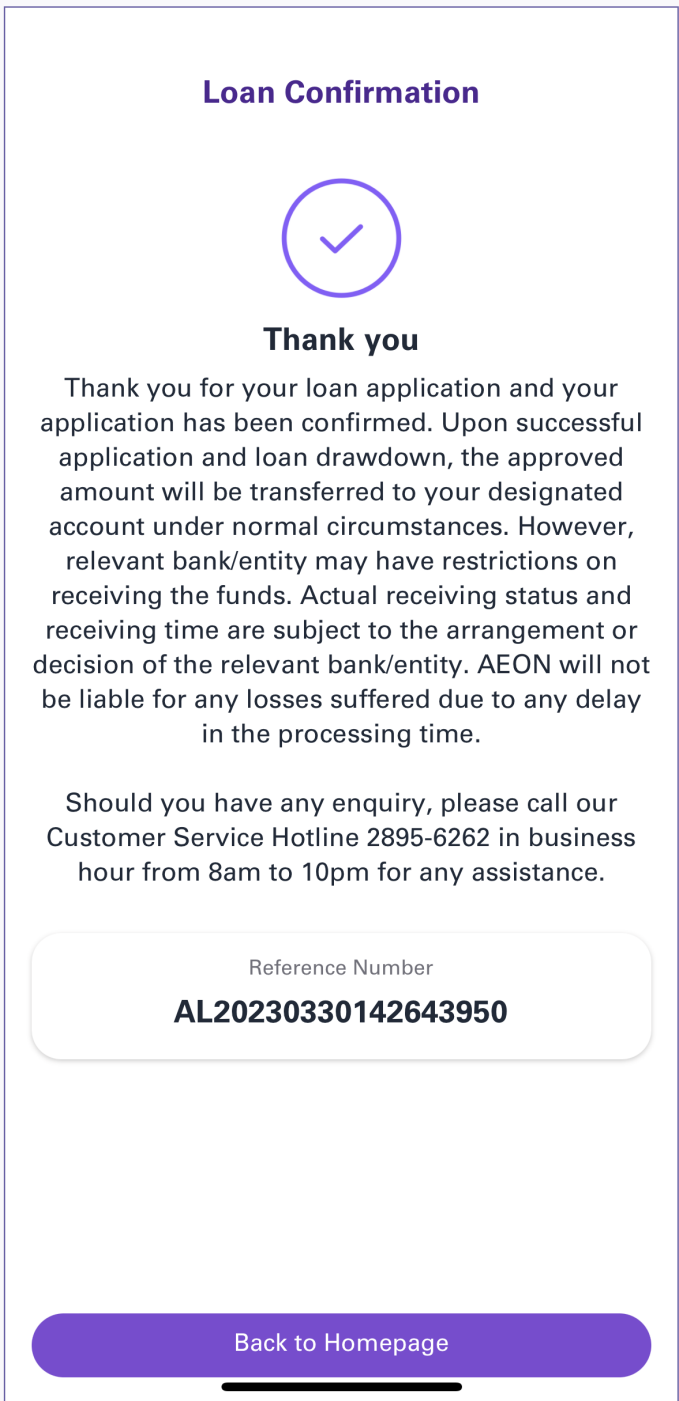
9. Input "Bank Name" and "Bank Account No." in "Loan Disbursement Form", and tap "Next"



10. Read "Direct Debit Authorization", and tap "Next"



11. Sign the signature in the blank box (the signature will be put on the agreement and other forms), tap "Submit"



12. Loan confirmation completed, and the confirmation of loan agreement will be emailed to your registered email address

## Remarks

Upon successful application and loan drawdown, the approved amount will be transferred to your designated account instantly under normal circumstances via Faster Payment System (FPS) 24/7. However, relevant bank/entity may have restrictions on receiving the funds. Actual receiving status and receiving time are subject to the arrangement or decision of the relevant bank/entity. AEON will not be liable for any losses suffered due to any delay in the processing time