

## 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

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AEON		
S	Status Enquiry	>
Reference Numb	er*	
Password*		
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2. Input "Reference Number" and "Password" (first 4 digits of HKID and the last 4 digits of mobile phone number), and then tap "Submit"

✓ Application Status ×				
Application Status: Approved				
Loan Type	AEON Personal Loan			
Reference No.	AL20250314153223910			
Application Date	14 Mar 2025			
click "Next" to conti procedures.	nue the confirm loan			

3. Your application has been approved. Please click "Next" to continue the confirm loan procedures





4. Read the approved loan amount and details, and tap "Accept" if agree with the loan detail

Loan confirmation procedure is as below, please read and confirm:	)			
<ol> <li>Memorandum of Agreement and Loan Repayment Schedule (Original Interest <u>Rate)</u></li> <li>Addendum to Memorandum of Agreement and Loan Repayment Schedule (Preferential Interest Rate)</li> <li>Other documents related to the Ioan, and signature is required.</li> </ol>				
ок				
HKD 3,625 Monthly Instalment HKD 3,613				
If you have enquiry with the approved loan, please click WhatsApp Scontact with our CS				
Decline Accept				

5. Please read and confirm the loan confirmation procedure, then click "OK"

/ Limited
n Road Tsim Sha

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

< Loan Confirmation $ imes$				
0-				
Loan Repayment Schedule (Original Interest Rate)				
Agreement No. 810000032138				
Loan Principal Amount and Instalment HKD 20,000				
Instalment 6 successive monthly instalments				
Monthly Interest Rate 1.46%				
Interest: Annual Percentage Rate (APR) 33.760%				
First Instalment HKD 3,627				
Monthly Instalment HKD 3,625				
Total Interest Payable HKD 1,752				
Confirm the Repayment Schedule (Original Interest Rate)				

7. Read "Loan Repayment Schedule (Original Interest Rate)" and tap "Confirm the Repayment Schedule (Original Interest Rate)"

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Agreement N 810000032	lo. 138	
Addendu	m to Memorandum of Ag	reement
This Adde <u>Mar 2025</u> Company XXXXXX modifies of Agreen Borrower (the " <b>Agr</b> set out he	endum ("Addendum") is ma between AEON Credit Servi Limited (the "Lender") and ((the "Borrower"). This Add and supplements the Memo nent between the Lender and with Agreement No. as writ eement") on terms and cond erein below.	de on <u>14</u> ce (Asia) <u>XXXXXX</u> endum randum d the ten above ditions as
1. Prefere	ential Interest Rate	
1.1 Subje interest ra " <b>Original</b> charge int Annual Pe " <b>Preferen</b>	ct to Clause 2 below, in plac ate as stated in the Agreeme Interest Rate"), the Lender a terest on the Loan at a prefe ercentage Rate (APR) of <u>32.2</u> tial Interest Rate").	e of the ent (the agrees to rential <u>20%</u> (the
1.2 For al Preferenti than the C shall laps	I purposes and intent, if the al Interest Rate is equal to o Driginal Interest Rate, this Ac e and have no effect without	r greater ddendum t
6	Next	

8. Read "Addendum of Memorandum of Agreement", and tap "Next"



9. Read "Loan Repayment Schedule (Preferential Interest Rate)" and tap "Confirm the Repayment Schedule (Preferential Interest Rate)"



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



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



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

 $\times$ 





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

Scroll to read the the end of the rac
Bank Name 004 THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD
Next

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

Reset	Submit	

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



16. 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