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MEMBER INFORMATION

INFORMATION

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New Card Activation

When you receive your new Card, please sign on the signature panel at the back of your Card immediately. For security reasons, your new Card is invalid until you confirm receipt. Please follow the instructions stated on the card front to activate your account. After the Card is activated, you can set the credit card Personal Identification Number (PIN) through Mobile App to enable you to enjoy our convenient cash advance services.

For any enquiries, please call our AEON Customer Service Hotline: 2895 6262

AEON Online Bill Payment Service

You can register as AEON Netmember at www.aeon.com.hk and use AEON Online Bill Payment Service to settle bills from different merchants. It is convenient and simple for you to schedule your payment or change your payment schedule and content at any time. For details, please visit AEON website at www.aeon.com.hk.

Octopus Automatic Add Value Service

You can now use any Octopus or products ("Octopus"), such as Special Octopus, Octopus watches or phonestraps, to apply for Octopus Automatic Add Value Service (AAVS) for yourself and up to three family members, friends or relatives who are aged 12 or above. With AAVS, you can get around Hong Kong totally hassle-free and enjoy an exceptional sense of supremacy and complete the transaction despite insufficient remaining value on your Octopus.

*The service is free for all first time AAVS applications. A handling fee of HK\$20 will be levied for applications switched from other AAVS account or re-activation of AAVS service. The handling fee will be deducted from the designated AEON card account once the application is approved. Application form can be obtained from customer service hotline and downloaded from www.aeon.com.hk.

Note: Octopus automatic add value service is not applicable to certain types of AEON card

Convenient Cash Advance Services

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You can enjoy our convenient cash advance services through the following channels.

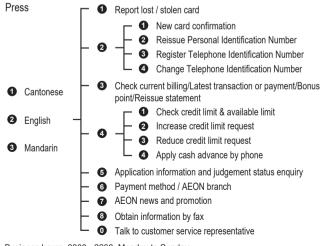
- Cash advance through online
- Cardholders can apply Online Cash Advance or Cash Instalment Plan through AEON website or "AEON HK" mobile app
- Cash advance by phone (Hotline : 2895 6262)
- If you have successfully applied for Cash Advance, the amount will be transferred to your designated bank account via FPS*
- Cash advance at ATM
- ATM network in Hong Kong and worldwide with Visa/PLUS¹, Mastercard², CIRRUS², JCB³ and UnionPay⁴ logos.
- The overseas ATM withdrawal function of all AEON Cards is pre-set as "deactivated" for security reasons. If you wish to withdraw cash from ATM overseas, please activate such function, and set the activation period/daily withdrawal limit before departing for overseas destination.
- * The time required for fund transfer depends on bank's own processing time

Only applicable to Visa Card members.
Only applicable to Mastercard members.
Only applicable to JCB Card members.
Only applicable to UnionPay Credit Card members.

Please visit www.aeon.com.hk for details.

Customer Service Hotline Usage Guide

2895 6262



Business hours: 0800 - 2200, Monday to Sunday Report lost card: 24 hours service

Flexi Payment Scheme

Members can select our revolving credit payment scheme to settle the monthly payment

Monthly Minimum Payment	A. Total fees and charges (include but not limited to financial charge, past due amount & over-limit amount) currently billed to the card statement; and B.1% of the statement balance (excluding item A where applicable); (Minimum HK\$100, whichever is higher)
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Note: Certain types of AEON card may have different monthly minimum payment levels

Payment Services	YAq	

You can settle payment through the following channels.

1. BY AUTOPAY

Enroll in an autopay by completing and returning a Direct Debit Authorization Form to us. Once the enrollment is confirmed, all subsequent payments will be made by debiting your designated bank account directly. Application form can be obtained from customer service hotline or downloaded from www.aeon.com.hk.

2. PAYMENT BY PHONE SERVICE (PPS)

You can settle the payment via PPS Hotline 18031 or "PPS on Internet" at www.ppshk.com by transferring funds from any designated bank account in Hong Kong to AEON Credit Service (Asia) Co., Ltd. (Merchant Code "33"). For bill registration, please call 18011.

3. JET PAYMENT

AEON Cardmember can settle the payment via JET PAYMENT at any JETCO ATM as well as phone or Internet banking service of JETCO member banks. No handling fee is imposed. Merchant code of AEON Credit Service (Asia) Co., Ltd. is "9326".

4. HSBC BILL PAYMENT SERVICES

You can make payment by bank account transfer through phonebanking, internet banking or HSBC/Hang Seng Bank ATMs (with "Bill Payment" signage) if you maintain current/savings account with HSBC.

5. PAYMENT AT CONVENIENCE STORES

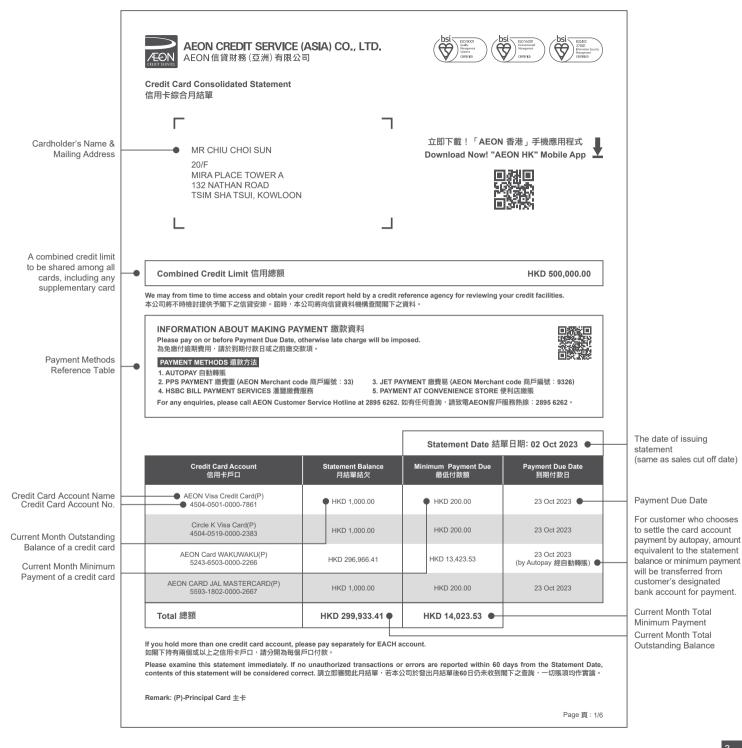
You can make payment at any 7-Eleven[®], Circle K, VanGO Convenience Stores, CRVanguard Superstores, CRVanguard Shops, U Select or U Select Food in cash by presenting the Payment Advice (printed with barcode). The payment will be credited to your account the next working day. Members should keep the receipt issued by convenience store for record. HK\$10 handling fee will be charged per account per day.

\$ ATM	

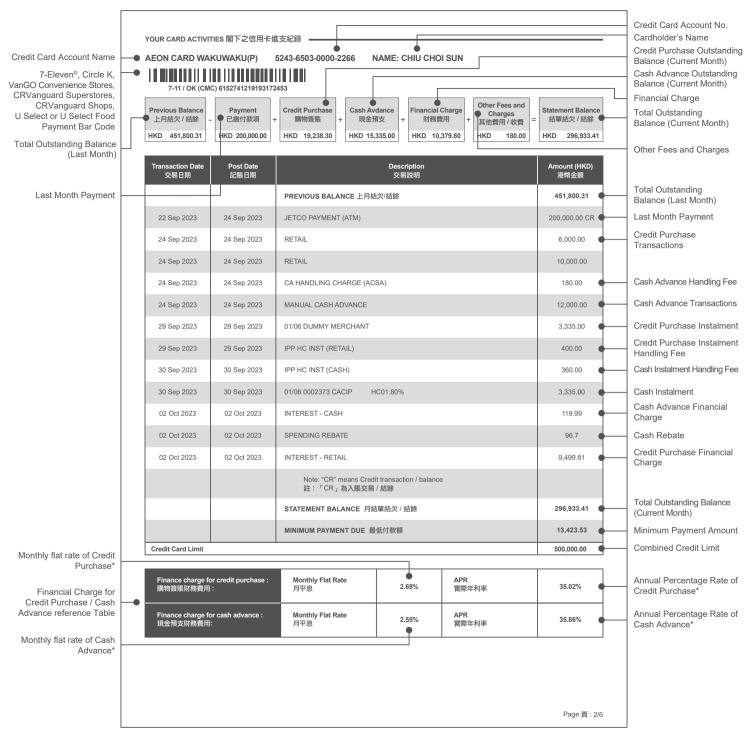
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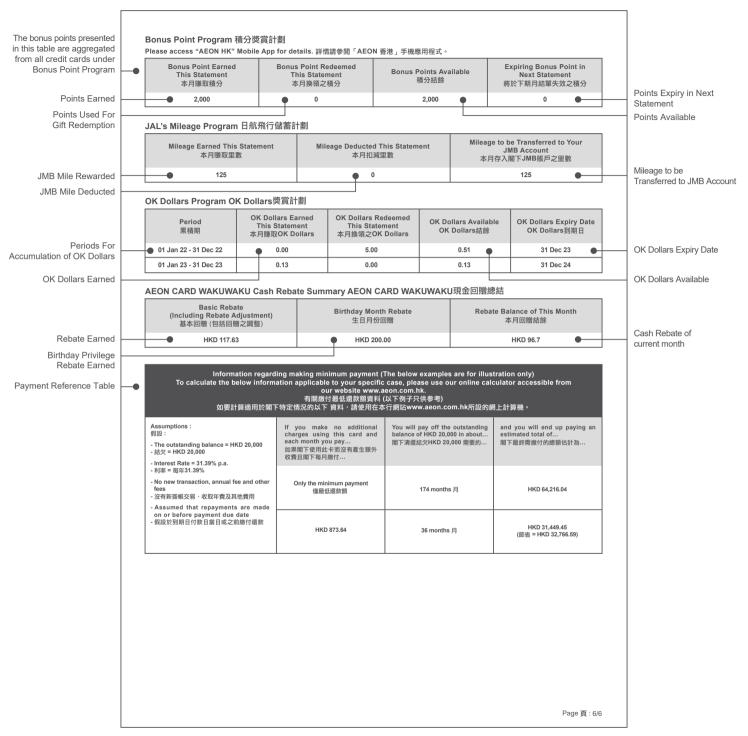
AEON Statement Guide



AEON Statement Guide



AEON Statement Guide



AEON Bonus Point Program

Every HK\$1 spent on credit purchase entitled to 1 AEON Bonus Point (unless stated otherwise on the credit card application form). Points accrued can be used for redemption of gifts offered by AEON Bonus Point Program.

Bonus points earned from different AEON Cards of a cardholder will be combined to enjoy the AEON Bonus Point Program. Your bonus points with the respective expiry date are clearly shown on your monthly statement, simply redeem via one of the following methods to get your rewards. Gift redemption letter will be issued within 4-6 weeks upon receipt of redemption order. Please refer to the letter for details

 Note: 1. All redemptions are subject to the Terms and Conditions stated in the AEON Bonus Point Catalogue.
2. Cardholders of AEON CARD WAKUWAKU and AEON Card JAL Mastercard are not eligible for the Program.

JMB Membership Program

- HK\$6 = 1 JMB mile for eligible spending on local dining and overseas spending in Japan categories
- HK\$7 = 1 JMB mile for eligible spending at AEON Stores
- HK\$8 = 1 JMB mile for eligible spending on other categories

AEON online bill payment will not be entitled to any JMB mile accumulation.

Note

- The rewarded JMB mile in any one month will be shown on the statement. For JMB Mileage accumulation and redemption details, please visit www.hk.jal.co.jp/sr/en/jmb/ or call JAL customer service hotline at 3919 1111 for enquiries.
- AEON reserves the right to deduct the rewarded JMB mile or charge an equivalent amount in the card account without prior notice, if any credit purchase transaction has been cancelled or refunded after the mile rewarded. In the event of dispute, the decision of AEON shall be final.
- To obtain the terms and conditions of JMB Membership Program, please visit www.jal.co.jp/en/jalmile/rules.html or call JAL customer service hotline at 3919 1111 for enquiries.
- 4. Only AEON Card JAL Mastercard is eligible for the Program.

Gift Redemption Methods

Redemption can be made in one of the following ways:

- Online Select item(s) you wish to redeem at AEON Netmember service. Register or logon: www.aeon.com.hk.
- Mobile App Logon to AEON Netmember service through "AEON HK" mobile app to select and redeem the item(s) you wish.

Download and logon "AEON HK" mobile app



3. **By Mail** - Complete the gift redemption form in the Catalogue and mail to: 20/F., Mira Place Tower A, 132 Nathan Road, Tsim Sha Tsui, Kowloon.