

MEMBER

會員資料

MEMBER INFORMATION

MEMBER INFORMATION

0323-JL-230207



Table of Contents

New Card Activation	1
AEON Online Bill Payment Service	1
Octopus Automatic Add Value Service	2
Convenient Cash Advance Services	2
Customer Service Hotline Usage Guide	2
Flexi Payment Scheme	2
Payment Services	2
AEON Statement Guide	3-5
AEON Bonus Point Program	6
JMB Membership Program	6

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

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

1. Only applicable to Visa Card members, 2. Only applicable to Mastercard members.
3. Only applicable to JCB Card members, 4. Only applicable to UnionPay Credit Card members.

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

Customer Service Hotline Usage Guide

2895 6262

Press

- | | |
|---|--|
| <p>① Cantonese</p> <p>② English</p> <p>③ Mandarin</p> | <p>① Report lost / stolen card</p> <ul style="list-style-type: none"> ① New card confirmation ② Reissue Personal Identification Number ③ Register Telephone Identification Number ④ Change Telephone Identification Number <p>③ Check current billing/Latest transaction or payment/Bonus point/Reissue statement</p> <ul style="list-style-type: none"> ① Check credit limit & available limit ② Increase credit limit request ③ Reduce credit limit request ④ Apply cash advance by phone <p>⑤ Application information and judgement status enquiry</p> <p>⑥ Payment method / AEON branch</p> <p>⑦ AEON news and promotion</p> <p>⑧ Obtain information by fax</p> <p>⑨ Talk to customer service representative</p> |
|---|--|

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)
-------------------------	--

Note: Certain types of AEON card may have different monthly minimum payment levels

Payment Services

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.pps.hk 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.

AEON Statement Guide



AEON CREDIT SERVICE (ASIA) CO., LTD.
AEON 信貸財務(亞洲)有限公司



Credit Card Consolidated Statement 信用卡綜合月結單

Cardholder's Name & Mailing Address

MR CHIU CHOI SUN
20/F
MIRA PLACE TOWER A
132 NATHAN ROAD
TSIM SHA TSUI, KOWLOON

立即下載! 「AEON 香港」手機應用程式
Download Now! "AEON HK" Mobile App



A combined credit limit to be shared among all cards, including any supplementary card

Combined Credit Limit 信用總額

HKD 500,000.00

We may from time to time access and obtain your credit report held by a credit reference agency for reviewing your credit facilities.
本公司將不時檢討提供予閣下之信貸安排。屆時，本公司將向信貸資料機構查閱閣下之資料。

Payment Methods Reference Table

INFORMATION ABOUT MAKING PAYMENT 繳款資料

Please pay on or before Payment Due Date, otherwise late charge will be imposed.
為免繳付逾期費用，請於到期付款日或之前繳交款項。



PAYMENT METHODS 還款方法

1. AUTOPAY 自動轉賬
2. PPS PAYMENT 繳費靈 (AEON Merchant code 商戶編號: 33)
3. JET PAYMENT 繳費易 (AEON Merchant code 商戶編號: 9326)
4. HSBC BILL PAYMENT SERVICES 滙豐繳費服務
5. PAYMENT AT CONVENIENCE STORE 便利店繳賬

For any enquiries, please call AEON Customer Service Hotline at 2895 6262. 如有任何查詢，請致電AEON客戶服務熱線: 2895 6262。

Credit Card Account Name
Credit Card Account No.

Current Month Outstanding
Balance of a credit card

Current Month Minimum
Payment of a credit card

Credit Card Account 信用卡戶口	Statement Balance 月結單結欠	Minimum Payment Due 最低付款額	Payment Due Date 到期付款日
AEON Visa Credit Card(P) 4504-0501-0000-7861	HKD 1,000.00	HKD 200.00	23 Oct 2023
Circle K Visa Card(P) 4504-0519-0000-2383	HKD 1,000.00	HKD 200.00	23 Oct 2023
AEON Card WAKUWAKU(P) 5243-6503-0000-2266	HKD 296,966.41	HKD 13,423.53	23 Oct 2023 (by Autopay 經自動轉賬)
AEON CARD JAL MASTERCARD(P) 5593-1802-0000-2667	HKD 1,000.00	HKD 200.00	23 Oct 2023
Total 總額	HKD 299,933.41	HKD 14,023.53	

Statement Date 結單日期: 02 Oct 2023

The date of issuing statement
(same as sales cut off date)

Payment Due Date

For customer who chooses to settle the card account payment by autopay, amount equivalent to the statement balance or minimum payment will be transferred from customer's designated bank account for payment.

Current Month Total
Minimum Payment
Current Month Total
Outstanding Balance

If you hold more than one credit card account, please pay separately for EACH account.
如閣下持有兩個或以上之信用卡戶口，請分開為每個戶口付款。

Please examine this statement immediately. If no unauthorized transactions or errors are reported within 60 days from the Statement Date, contents of this statement will be considered correct. 請立即審閱此月結單，若本公司於發出月結單後60日仍未收到閣下之查詢，一切賬項均作實論。

Remark: (P)-Principal Card 主卡

AEON Statement Guide

YOUR CARD ACTIVITIES 閣下之信用卡進支紀錄

Credit Card Account Name: **AEON CARD WAKUWAKU(P) 5243-6503-0000-2266 NAME: CHIU CHOI SUN**

7-Eleven®, Circle K, VanGO Convenience Stores, CRVanguard Superstores, CRVanguard Shops, U Select or U Select Food Payment Bar Code

7-11 / OK (CMC) 6152741219193172453

Previous Balance 上月結欠 / 結餘	Payment 已繳付款項	Credit Purchase 購物簽賬	Cash Advance 現金預支	Financial Charge 財務費用	Other Fees and Charges 其他費用 / 收費	Statement Balance 結單結欠 / 結餘
HKD 451,800.31	HKD 200,000.00	HKD 19,238.30	HKD 15,335.00	HKD 10,379.80	HKD 180.00	HKD 296,933.41

Total Outstanding Balance (Last Month)

Transaction Date 交易日期	Post Date 記賬日期	Description 交易說明	Amount (HKD) 港幣金額
		PREVIOUS BALANCE 上月結欠 / 結餘	451,800.31
22 Sep 2023	24 Sep 2023	JETCO PAYMENT (ATM)	200,000.00 CR
24 Sep 2023	24 Sep 2023	RETAIL	6,000.00
24 Sep 2023	24 Sep 2023	RETAIL	10,000.00
24 Sep 2023	24 Sep 2023	CA HANDLING CHARGE (ACSA)	180.00
24 Sep 2023	24 Sep 2023	MANUAL CASH ADVANCE	12,000.00
29 Sep 2023	29 Sep 2023	01/06 DUMMY MERCHANT	3,335.00
29 Sep 2023	29 Sep 2023	IPP HC INST (RETAIL)	400.00
30 Sep 2023	30 Sep 2023	IPP HC INST (CASH)	360.00
30 Sep 2023	30 Sep 2023	01/06 0002373 CACIP HC01.80%	3,335.00
02 Oct 2023	02 Oct 2023	INTEREST - CASH	119.99
02 Oct 2023	02 Oct 2023	SPENDING REBATE	96.7
02 Oct 2023	02 Oct 2023	INTEREST - RETAIL	9,499.81
Note: "CR" means Credit transaction / balance 註: 「CR」為入賬交易 / 結餘			
		STATEMENT BALANCE 月結單結欠 / 結餘	296,933.41
		MINIMUM PAYMENT DUE 最低付款額	13,423.53
Credit Card Limit			500,000.00

Finance charge for credit purchase : 購物簽賬財務費用:	Monthly Flat Rate 月平息	2.69%	APR 實際年利率	35.02%
Finance charge for cash advance : 現金預支財務費用:	Monthly Flat Rate 月平息	2.55%	APR 實際年利率	35.86%

Page 頁 : 2/6

Credit Card Account No.
Cardholder's Name
Credit Purchase Outstanding Balance (Current Month)
Cash Advance Outstanding Balance (Current Month)
Financial Charge
Total Outstanding Balance (Current Month)
Other Fees and Charges
Total Outstanding Balance (Last Month)
Last Month Payment
Credit Purchase Transactions
Cash Advance Handling Fee
Cash Advance Transactions
Credit Purchase Instalment Handling Fee
Cash Instalment Handling Fee
Cash Advance Financial Charge
Cash Rebate
Credit Purchase Financial Charge
Total Outstanding Balance (Current Month)
Minimum Payment Amount
Combined Credit Limit

* The values are for reference only.

AEON Statement Guide

The bonus points presented in this table are aggregated from all credit cards under Bonus Point Program

Bonus Point Program 積分獎賞計劃

Please access "AEON HK" Mobile App for details. 詳情請參閱「AEON 香港」手機應用程式。

Bonus Point Earned This Statement 本月賺取積分	Bonus Point Redeemed This Statement 本月換領之積分	Bonus Points Available 積分結餘	Expiring Bonus Point in Next Statement 將於下期月結單失效之積分
2,000	0	2,000	0

Points Earned

Points Used For Gift Redemption

Points Expiry in Next Statement

Points Available

JAL's Mileage Program 日航飛行儲蓄計劃

Mileage Earned This Statement 本月賺取里數	Mileage Deducted This Statement 本月扣減里數	Mileage to be Transferred to Your JMB Account 本月存入閣下JMB賬戶之里數
125	0	125

JMB Mile Rewarded

JMB Mile Deducted

Mileage to be Transferred to JMB Account

OK Dollars Program OK Dollars 獎賞計劃

Period 累積期	OK Dollars Earned This Statement 本月賺取OK Dollars	OK Dollars Redeemed This Statement 本月換領之OK Dollars	OK Dollars Available OK Dollars結餘	OK Dollars Expiry Date OK Dollars到期日
01 Jan 22 - 31 Dec 22	0.00	5.00	0.51	31 Dec 23
01 Jan 23 - 31 Dec 23	0.13	0.00	0.13	31 Dec 24

Periods For Accumulation of OK Dollars

OK Dollars Earned

OK Dollars Expiry Date

OK Dollars Available

AEON CARD WAKUWAKU Cash Rebate Summary AEON CARD WAKUWAKU 現金回贈總結

Basic Rebate (Including Rebate Adjustment) 基本回贈 (包括回贈之調整)	Birthday Month Rebate 生日月份回贈	Rebate Balance of This Month 本月回贈結餘
HKD 117.63	HKD 200.00	HKD 96.7

Rebate Earned

Birthday Privilege Rebate Earned

Cash Rebate of current month

Payment Reference Table

Information regarding making minimum payment (The below examples are for illustration only) To calculate the below information applicable to your specific case, please use our online calculator accessible from our website www.aeon.com.hk . 有關繳付最低還款額資料 (以下例子只供參考) 如要計算適用於閣下特定情況的以下資料, 請使用在本行網站 www.aeon.com.hk 所設的網上計算機。			
Assumptions: 假設: - The outstanding balance = HKD 20,000 - 結欠 = HKD 20,000 - Interest Rate = 31.39% p.a. - 利率 = 每年31.39% - No new transaction, annual fee and other fees - 沒有新簽帳交易、收取年費及其他費用 - Assumed that repayments are made on or before payment due date - 假設於到期日付款日當日或之前繳付還款	If you make no additional charges using this card and each month you pay... 如果閣下使用此卡而沒有產生額外收費且閣下每月繳付...	You will pay off the outstanding balance of HKD 20,000 in about... 閣下清還結欠HKD 20,000 需要約...	and you will end up paying an estimated total of... 閣下最終需繳付的總額估計為...
	Only the minimum payment 僅最低還款額	174 months 月	HKD 64,216.04
	HKD 873.64	36 months 月	HKD 31,449.45 (節省 = HKD 32,766.59)

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:

1. 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.
2. 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.
3. 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:

1. **Online** - Select item(s) you wish to redeem at AEON Netmember service. Register or logon: www.aeon.com.hk.
2. **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.