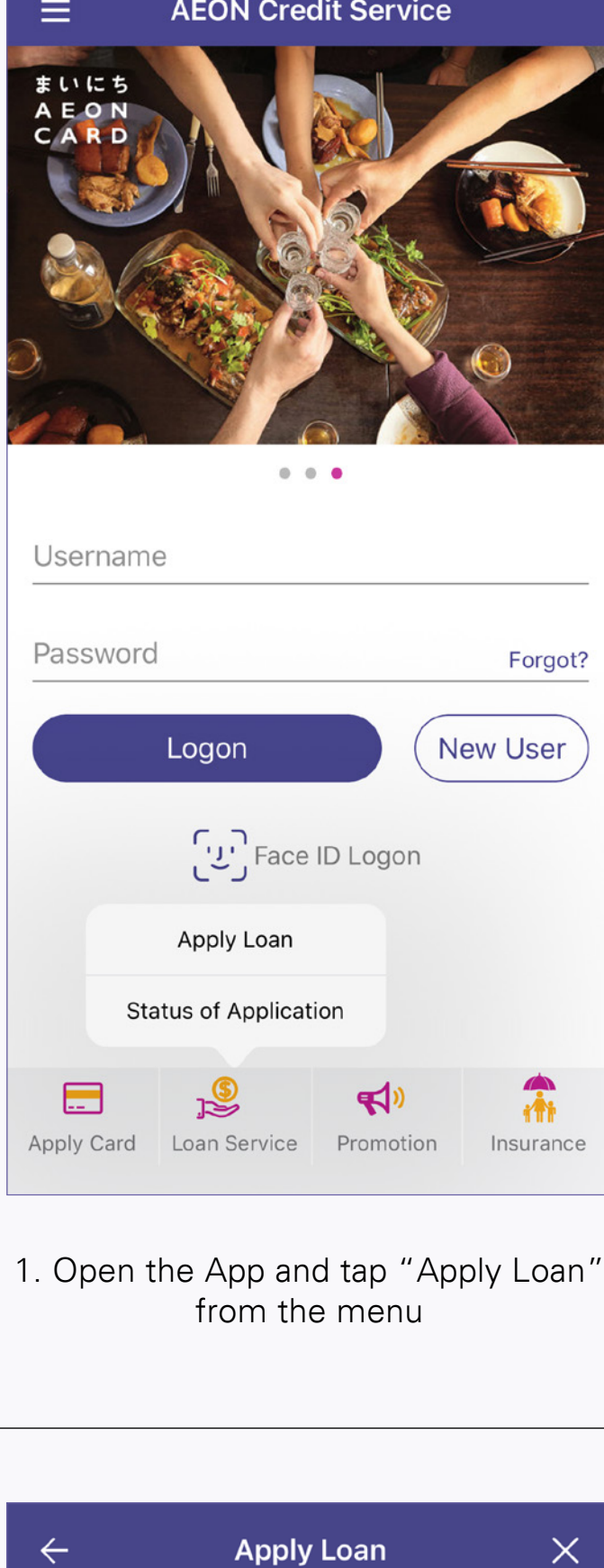
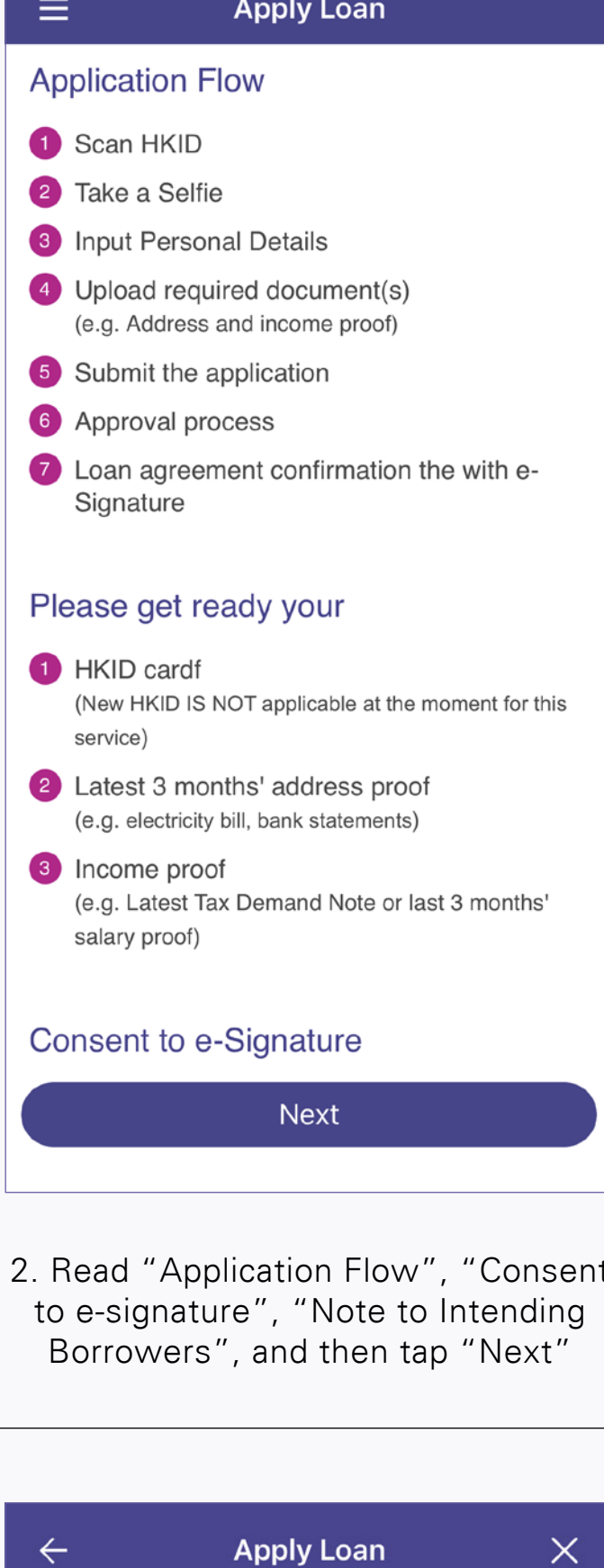


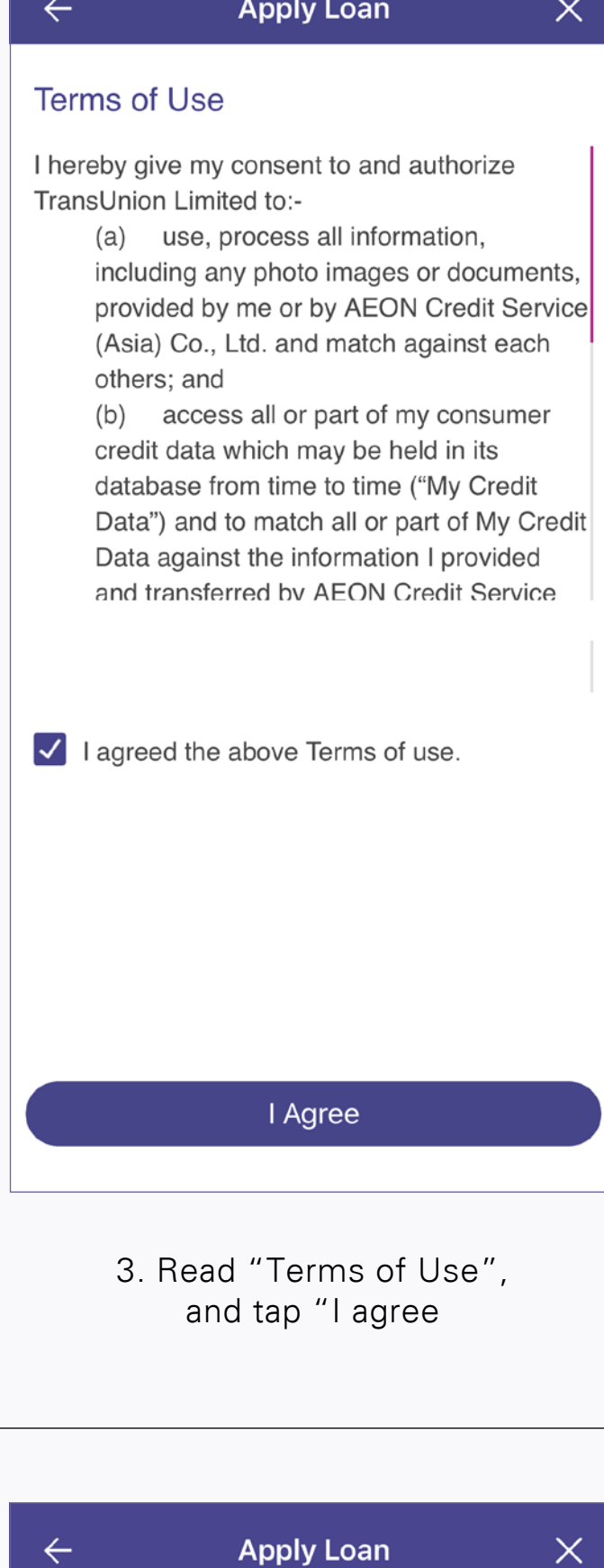
How to apply loan in “AEON HK” APP?



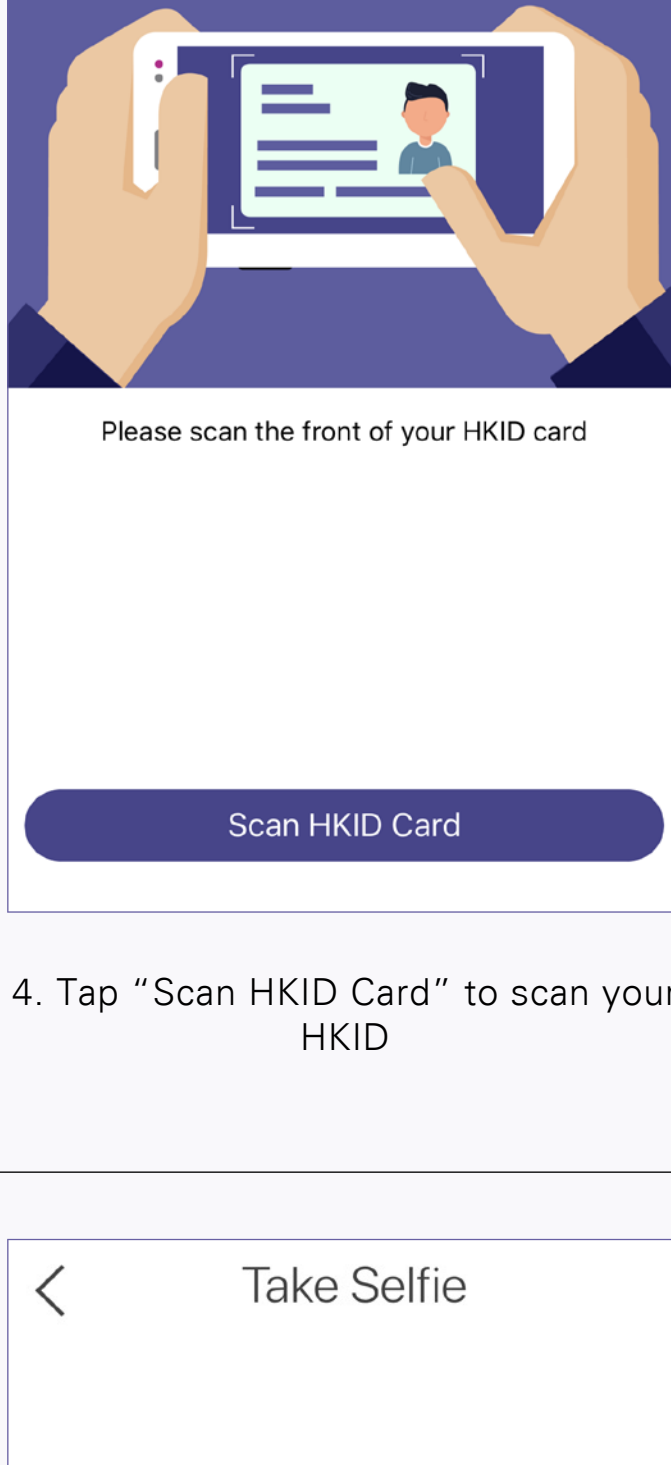
1. Open the App and tap “Apply Loan” from the menu



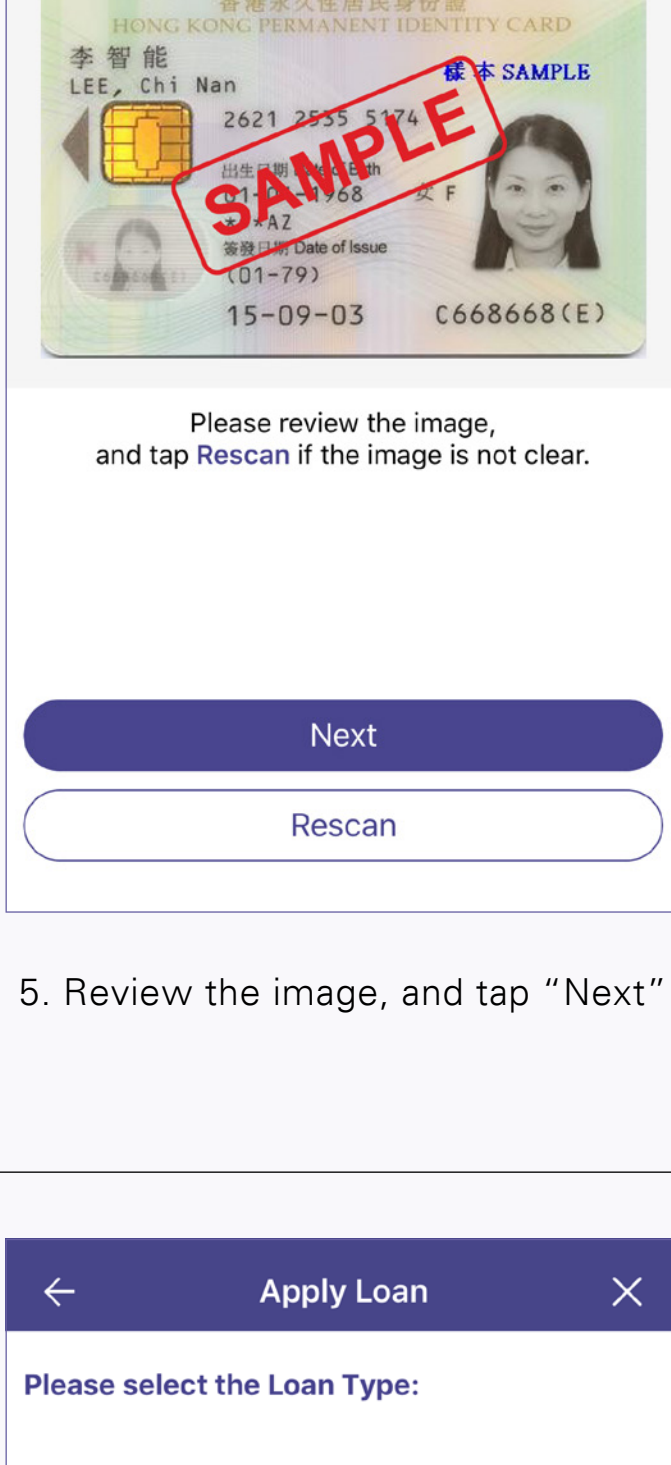
2. Read “Application Flow”, “Consent to e-signature”, “Note to Intending Borrowers”, and then tap “Next”



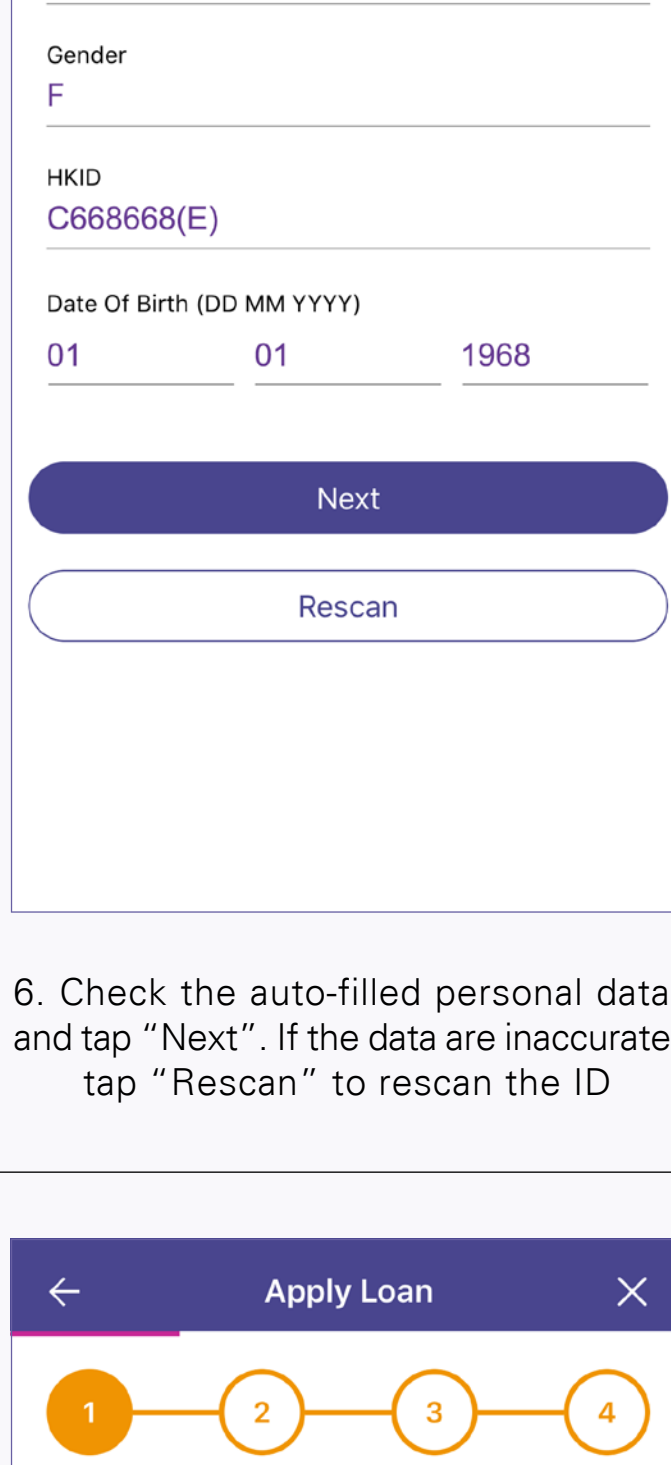
3. Read “Terms of Use”, and tap “I agree”



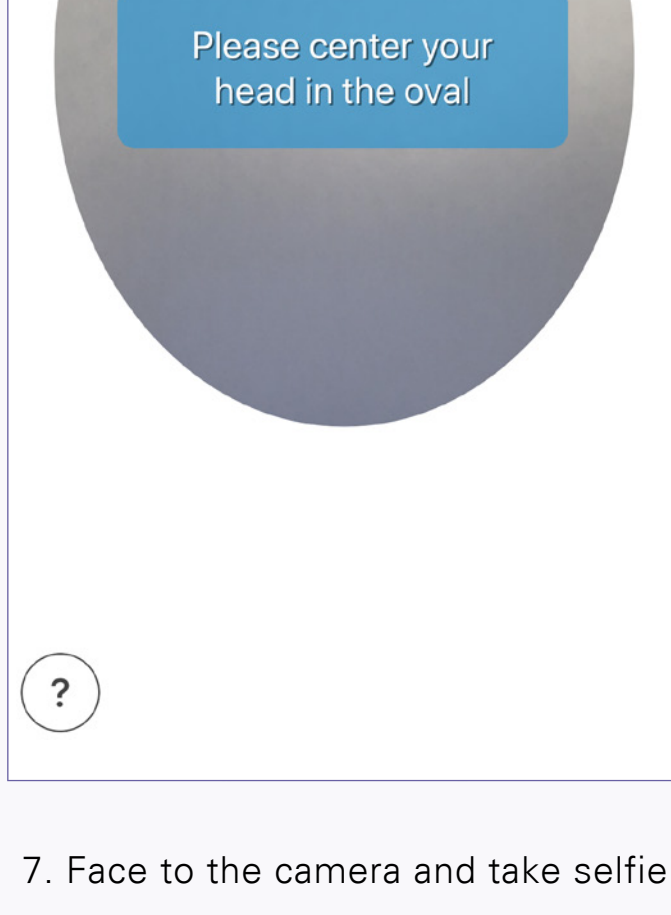
4. Tap “Scan HKID Card” to scan your HKID



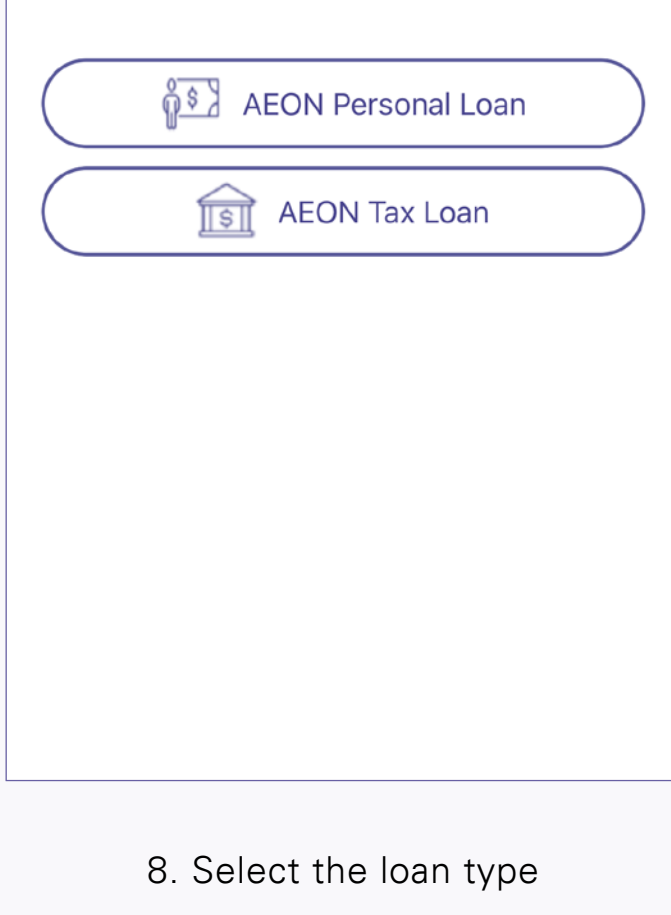
5. Review the image, and tap “Next”



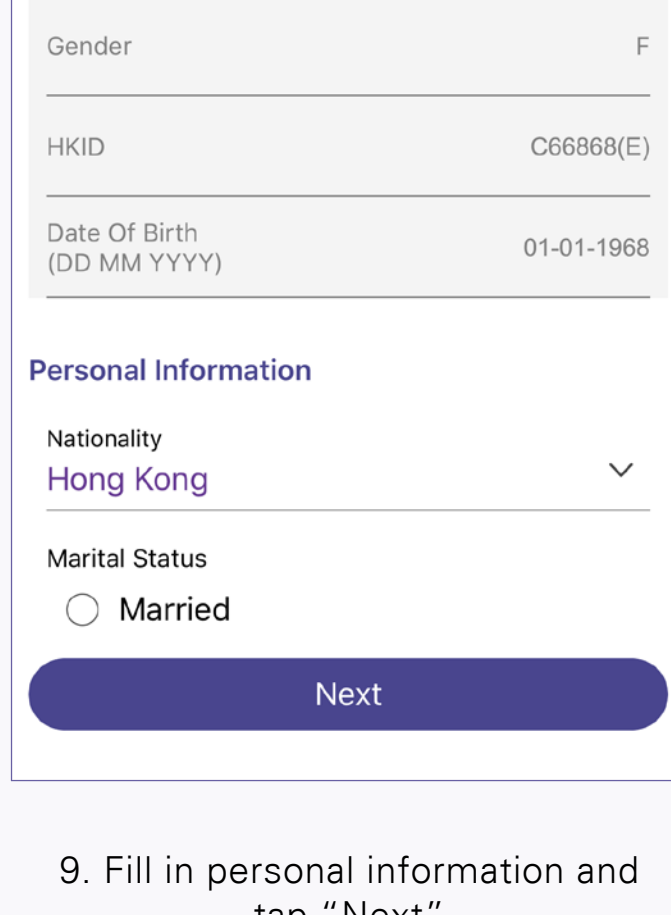
6. Check the auto-filled personal data, and tap “Next”. If the data are inaccurate, tap “Rescan” to rescan the ID



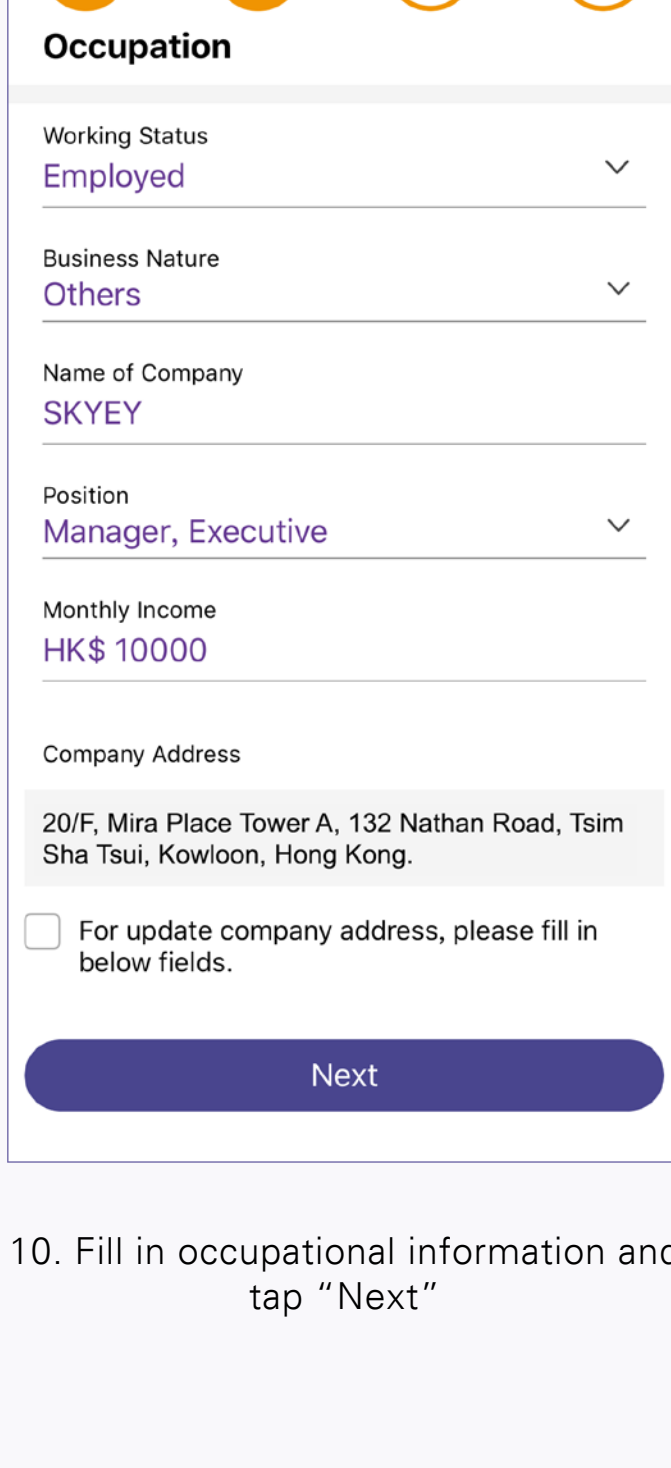
7. Face to the camera and take selfie



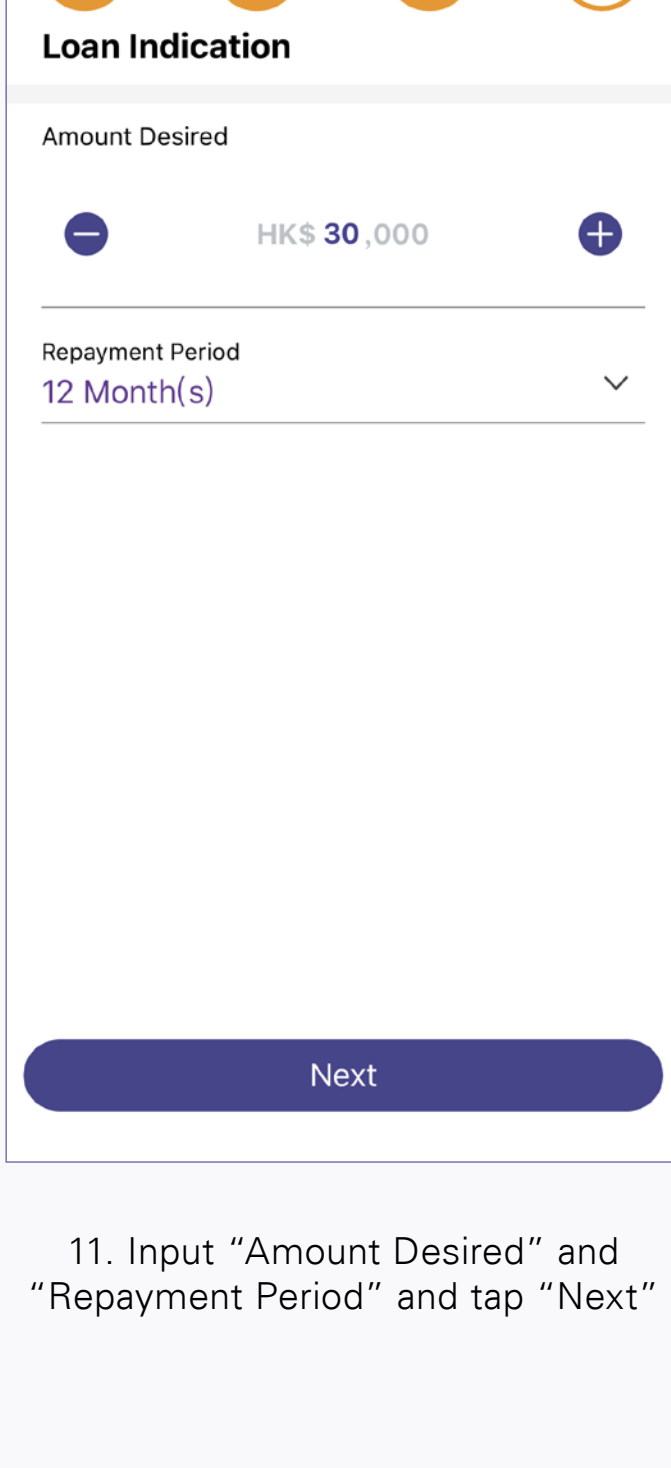
8. Select the loan type



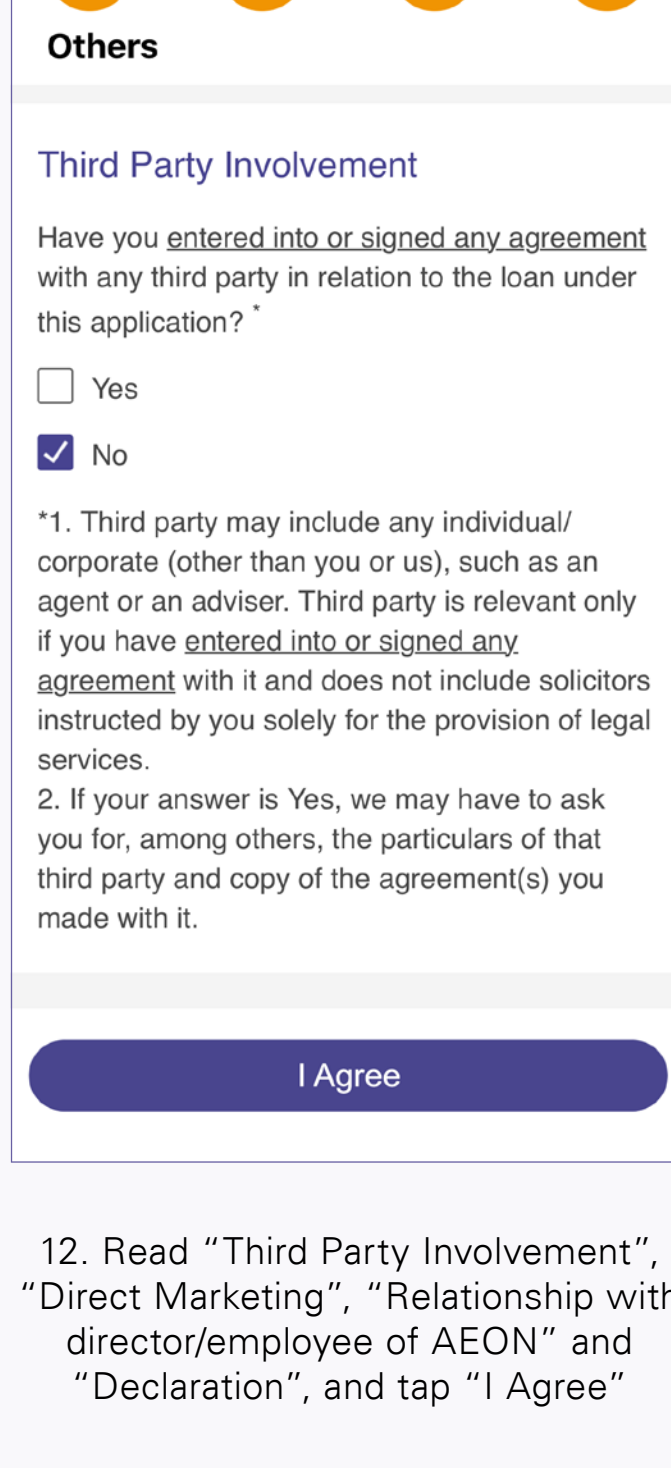
9. Fill in personal information and tap “Next”



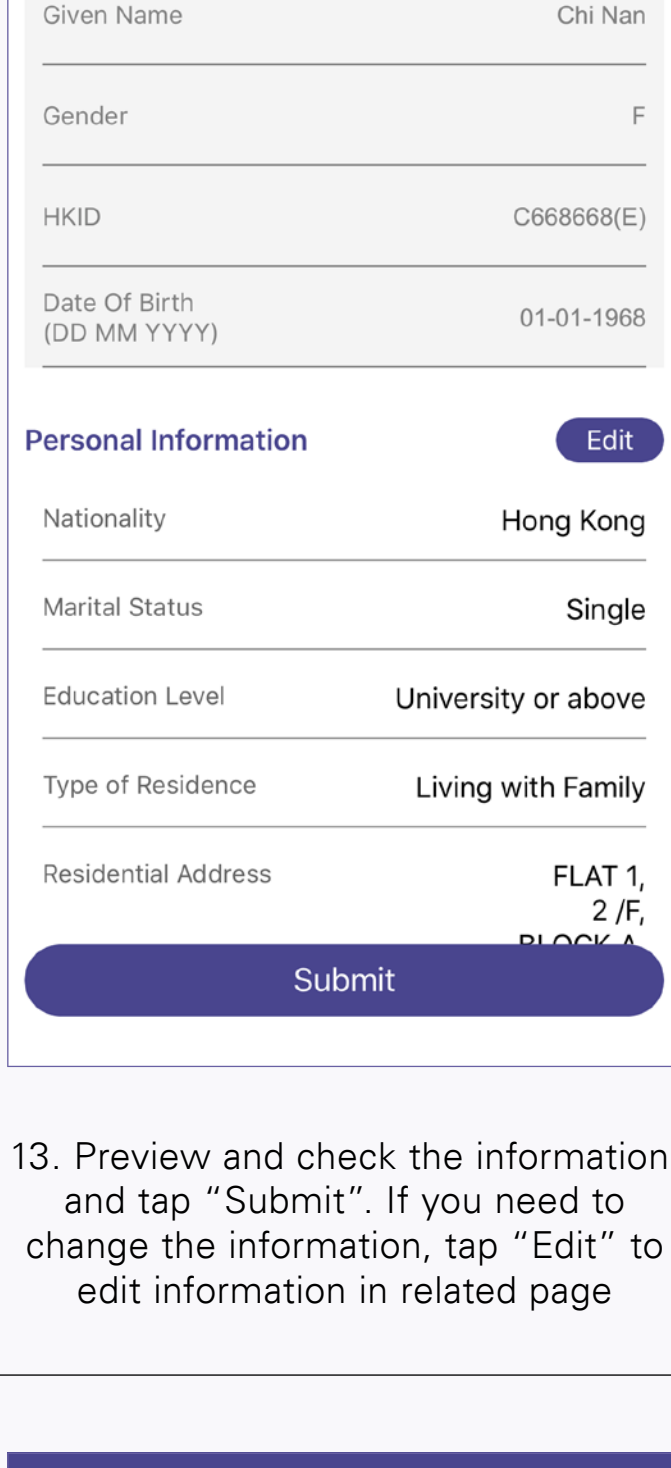
10. Fill in occupational information and tap “Next”



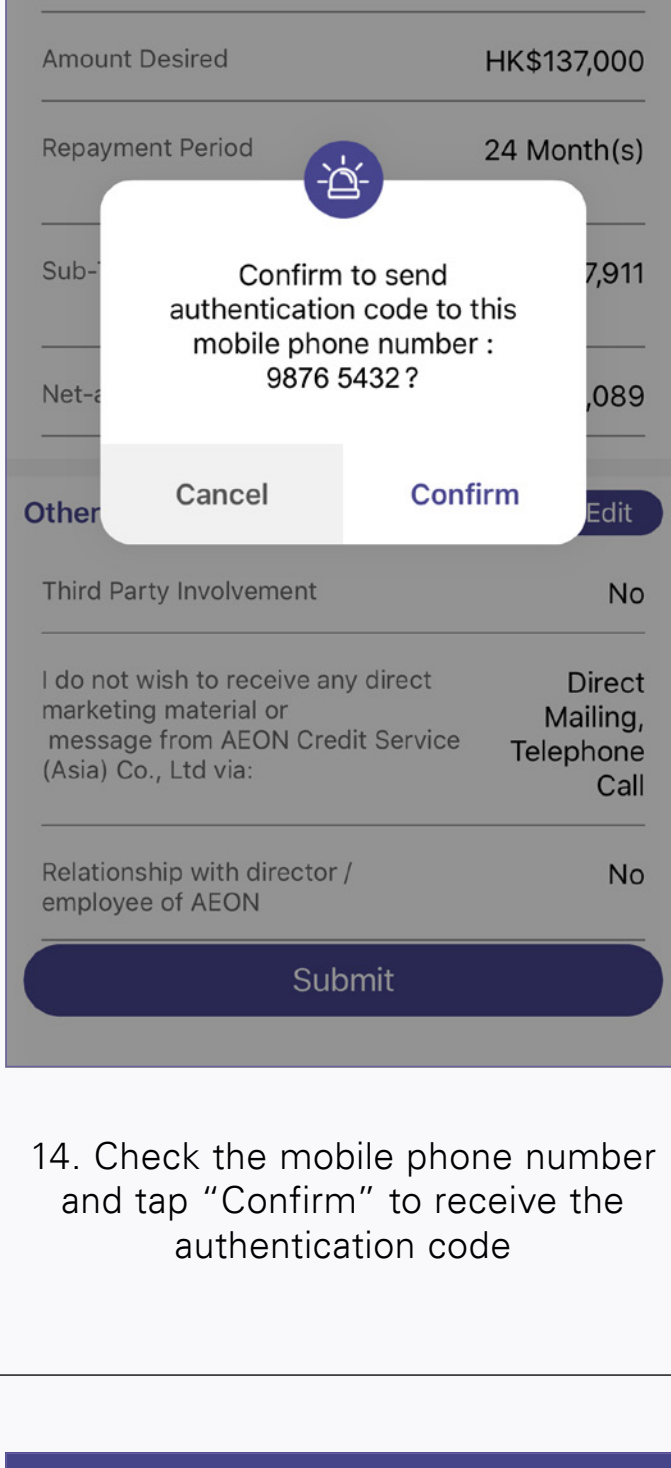
11. Input “Amount Desired” and “Repayment Period” and tap “Next”



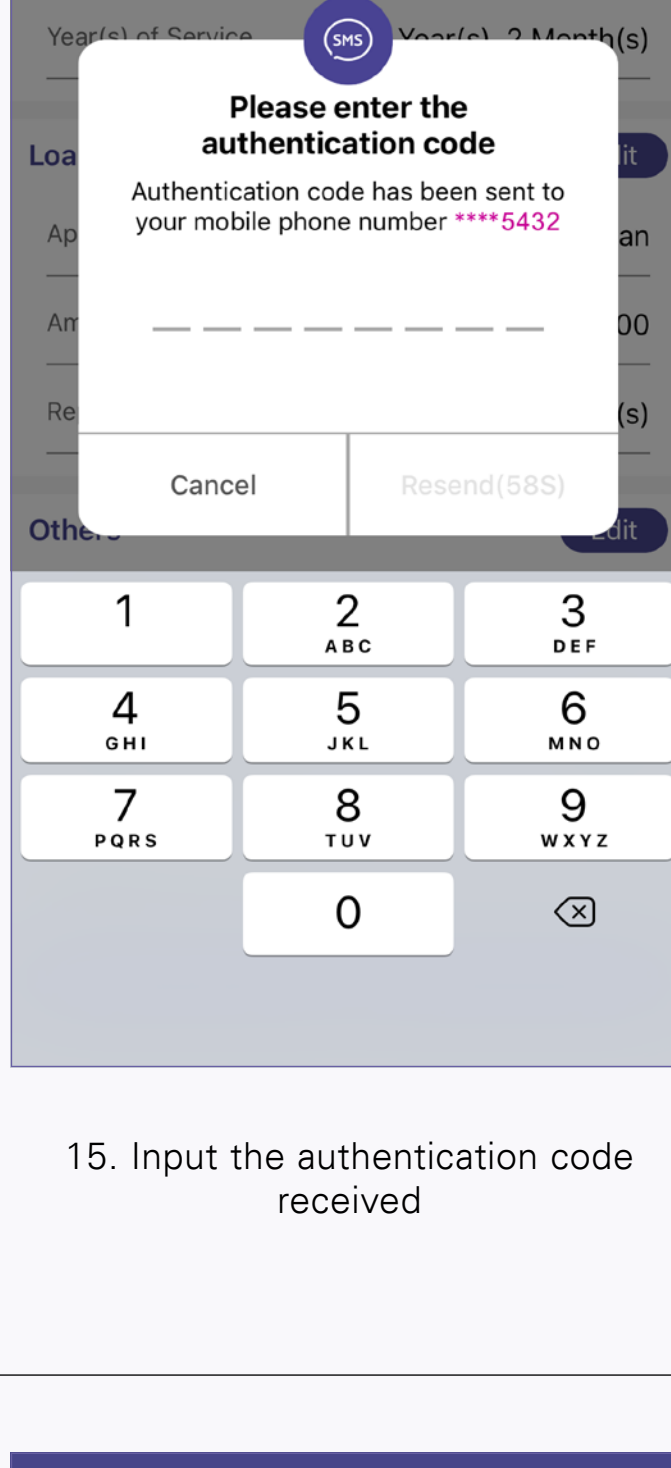
12. Read “Third Party Involvement”, “Direct Marketing”, “Relationship with director/employee of AEON” and “Declaration”, and tap “I Agree”



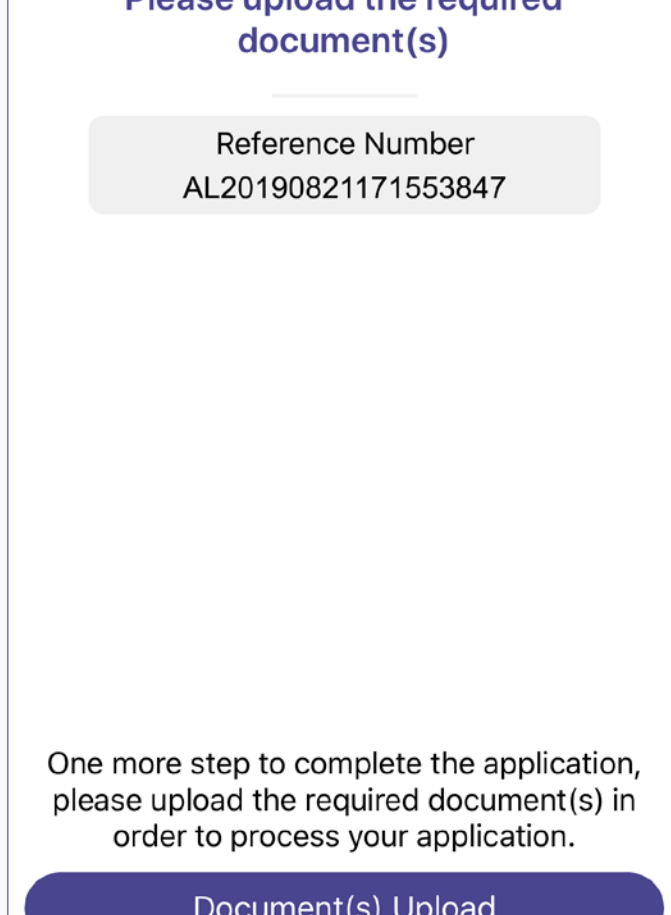
13. Preview and check the information, and tap “Submit”. If you need to change the information, tap “Edit” to edit information in related page



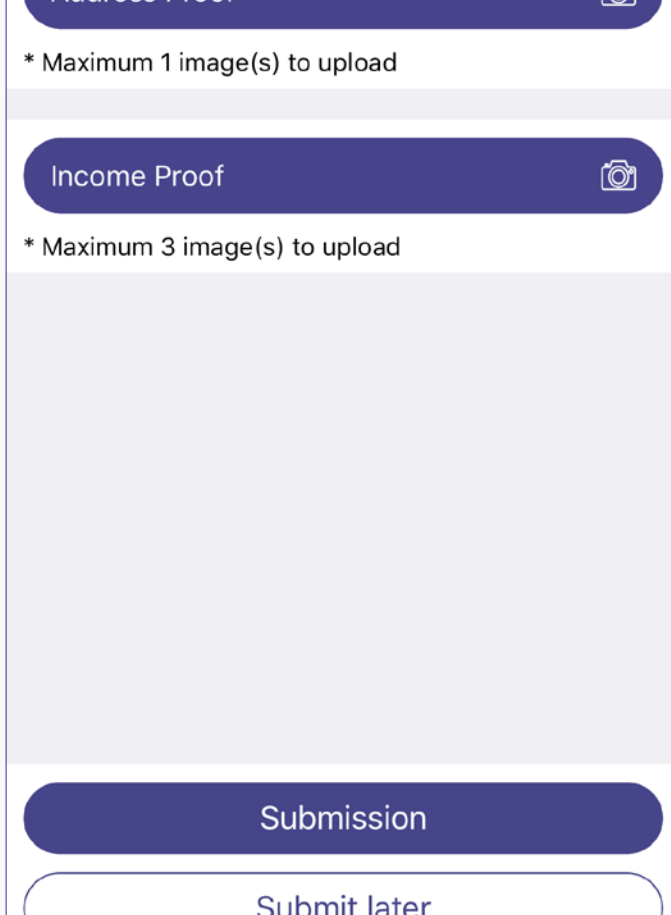
14. Check the mobile phone number and tap “Confirm” to receive the authentication code



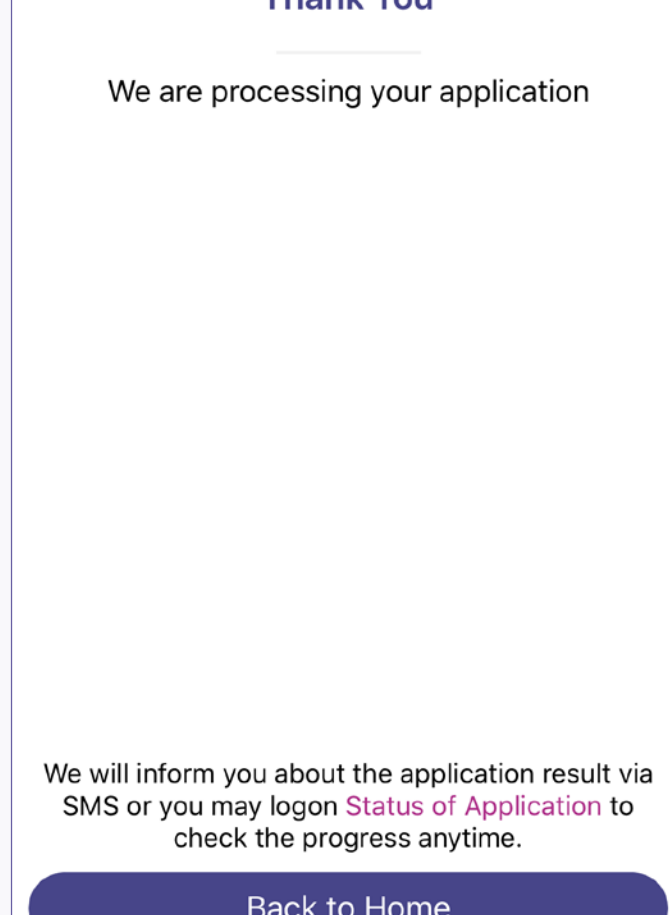
15. Input the authentication code received



16. Read the reference number and tap “Document(s) Upload”. The reference number will also be sent to your device for reference

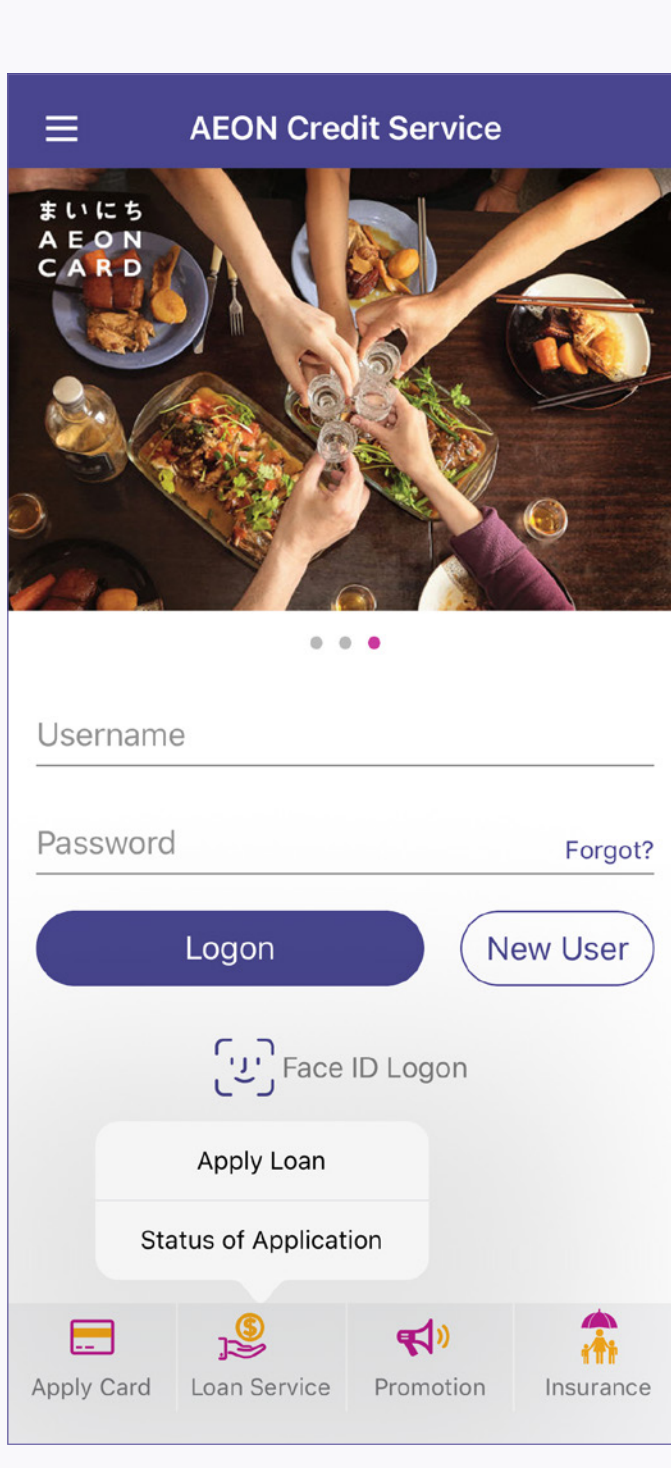


17. Take photos to upload documents and tap “Submission”

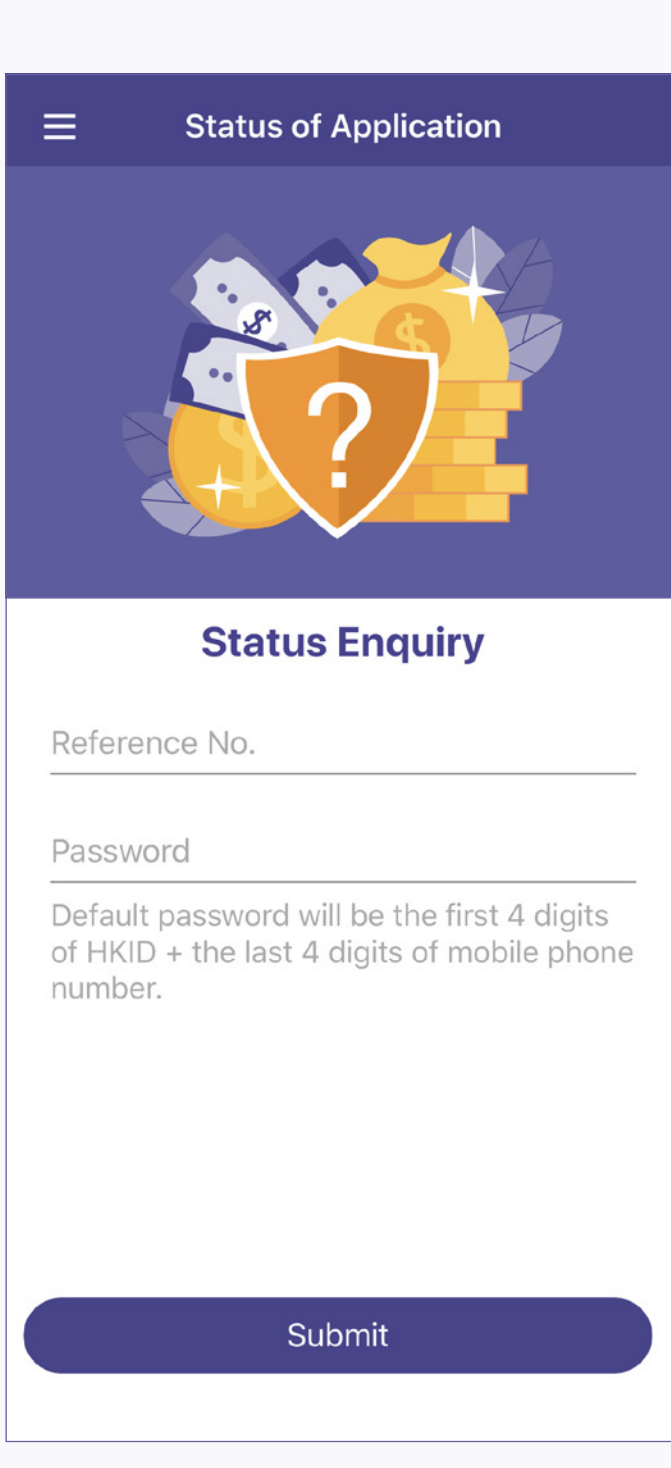


18. Application completed

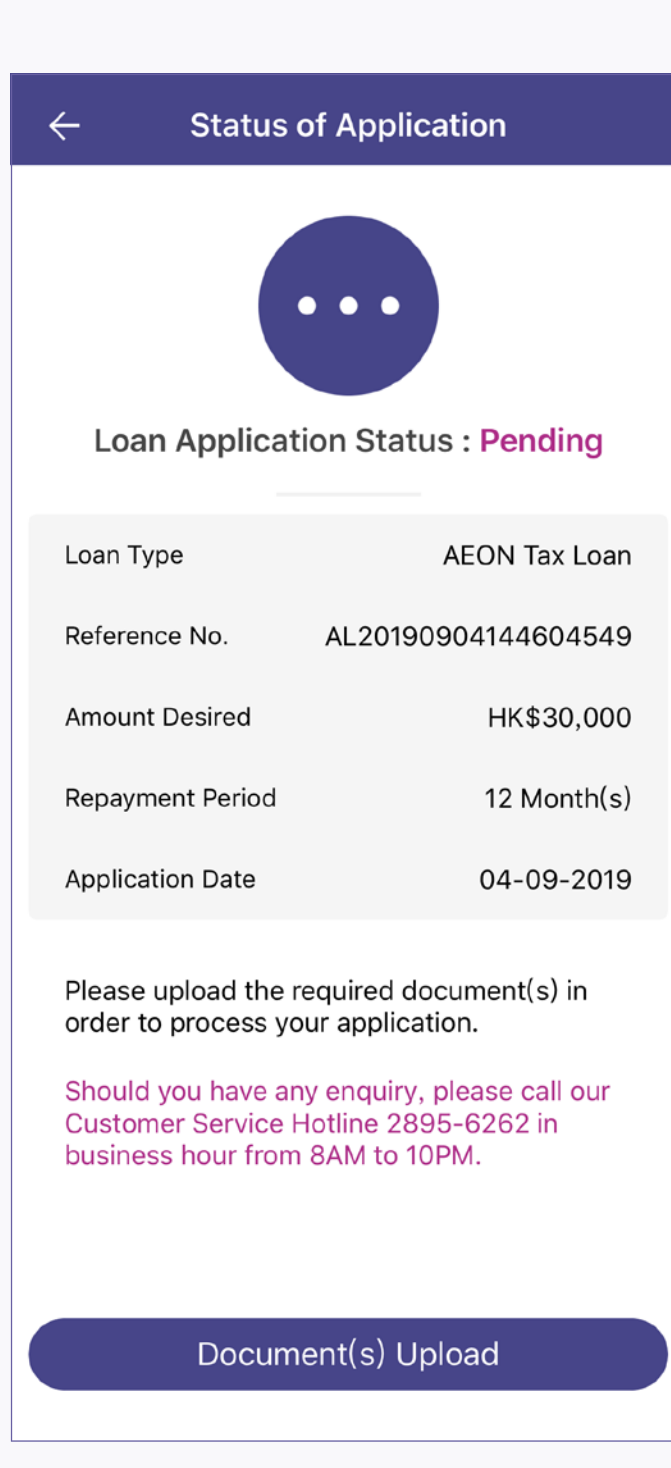
How to check application status?



1. Tap “Status of Application”

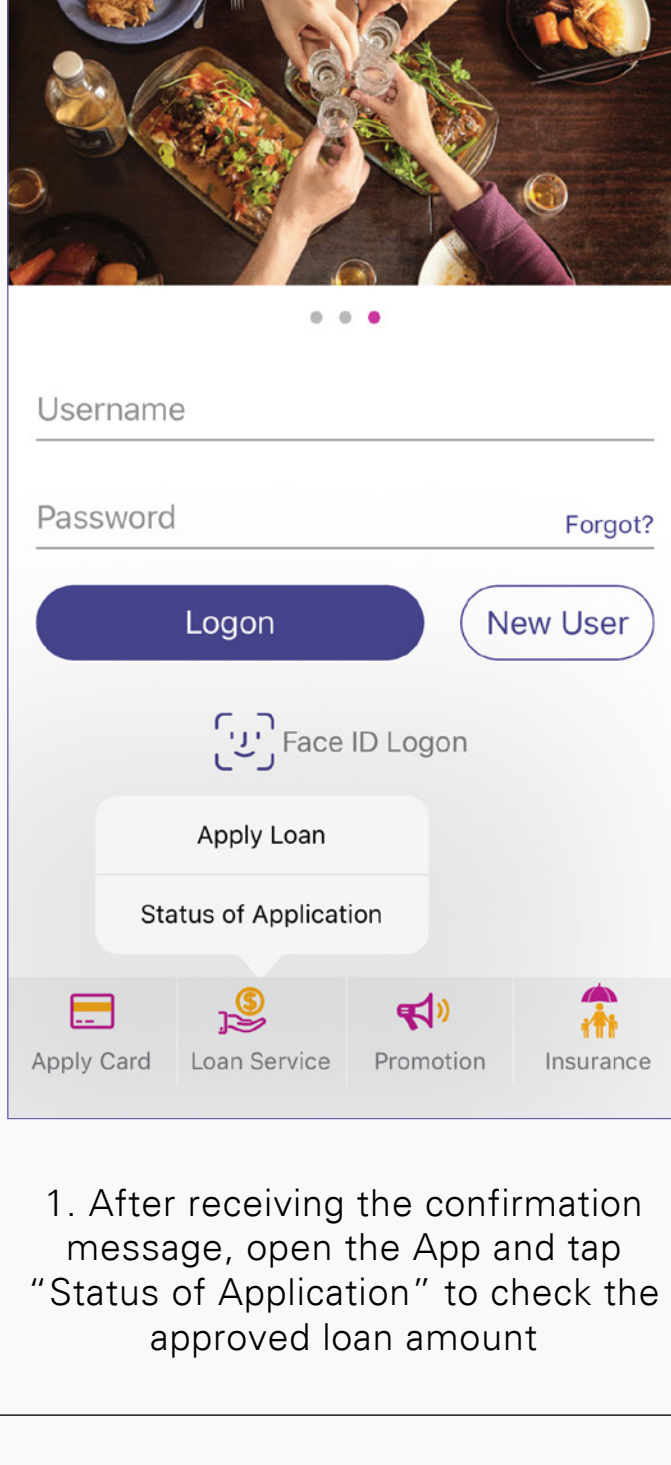


2. Input “Reference Number” and “Password” (first 4 digits of HKID and the last 4 digits of mobile phone number)

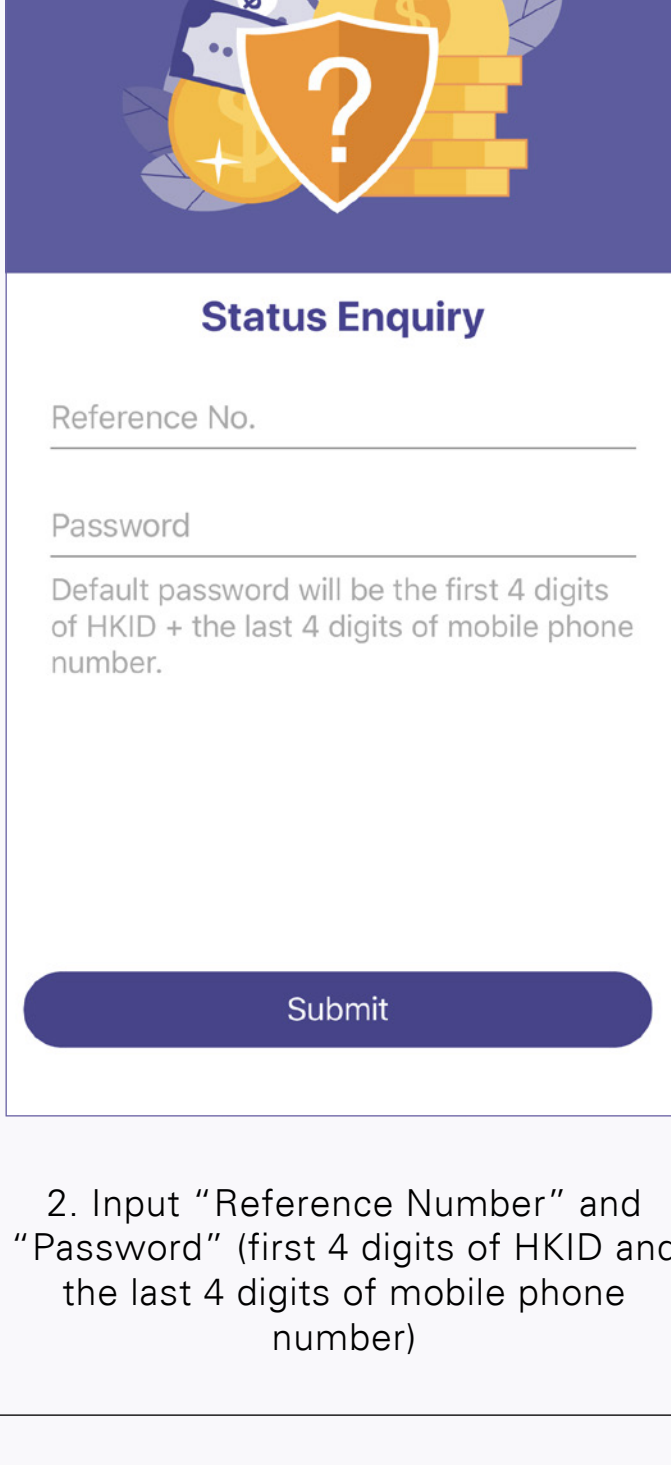


3. View the loan application status. If need further document submission, tap “Document(s) Upload”

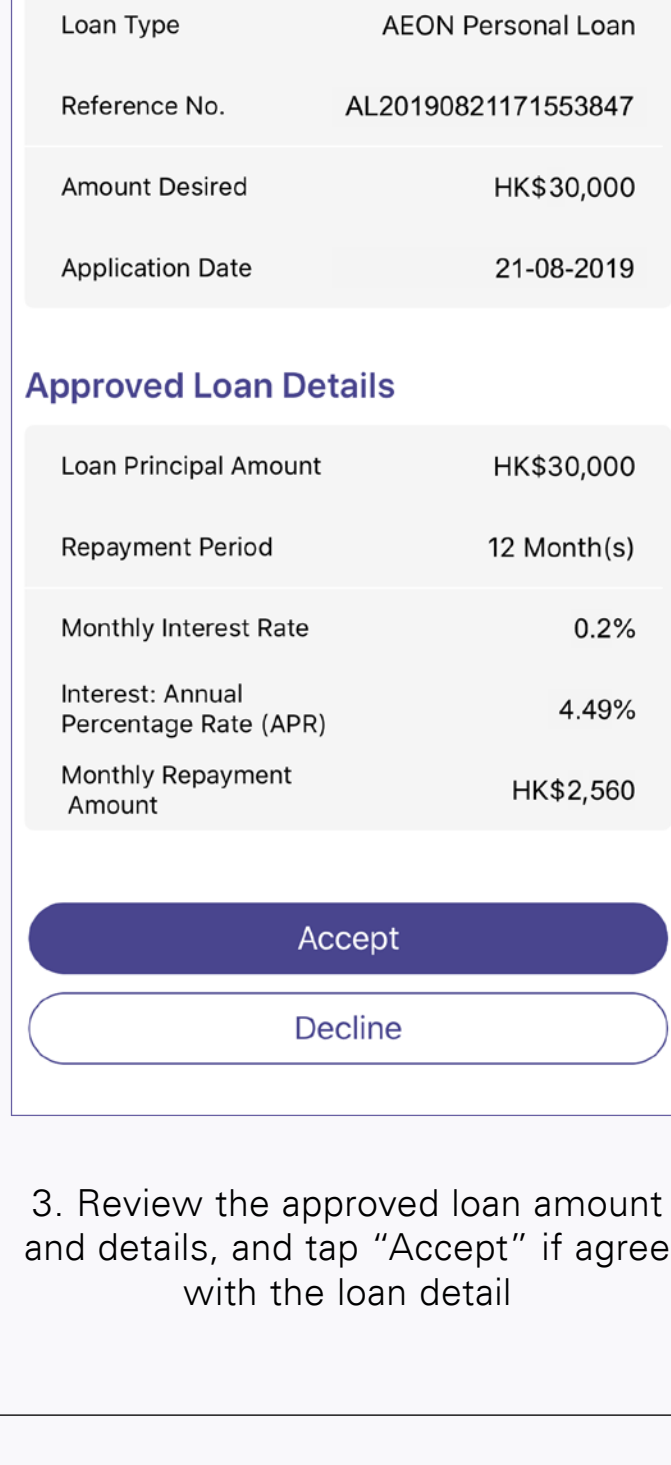
How to confirm the approved loan application?



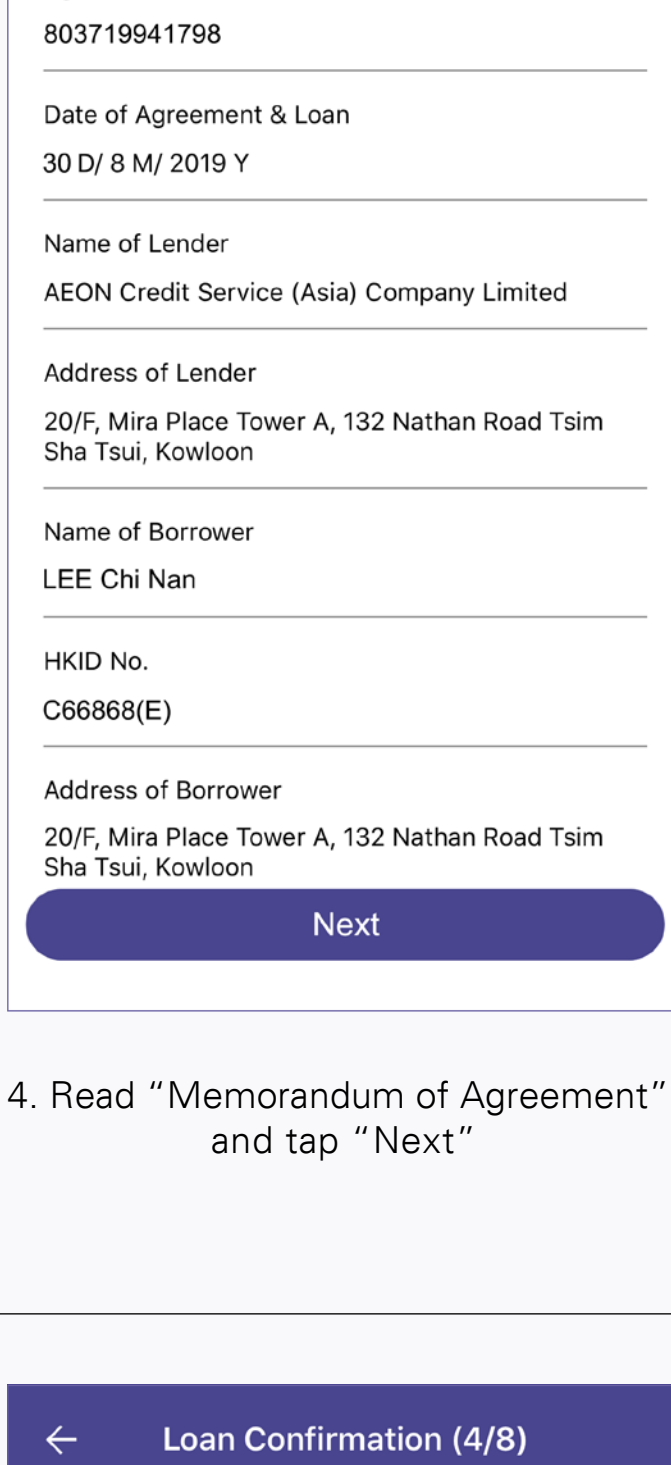
1. After receiving the confirmation message, open the App and tap “Status of Application” to check the approved loan amount



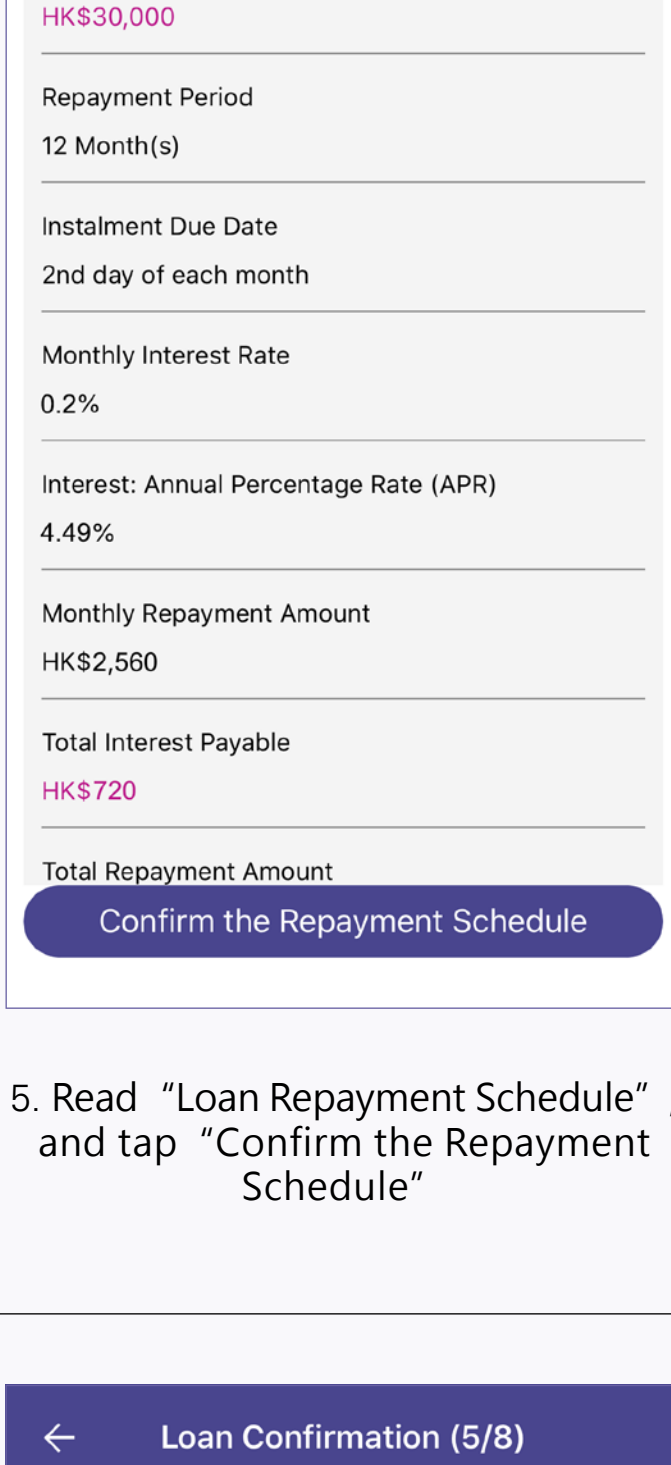
2. Input “Reference Number” and “Password” (first 4 digits of HKID and the last 4 digits of mobile phone number)



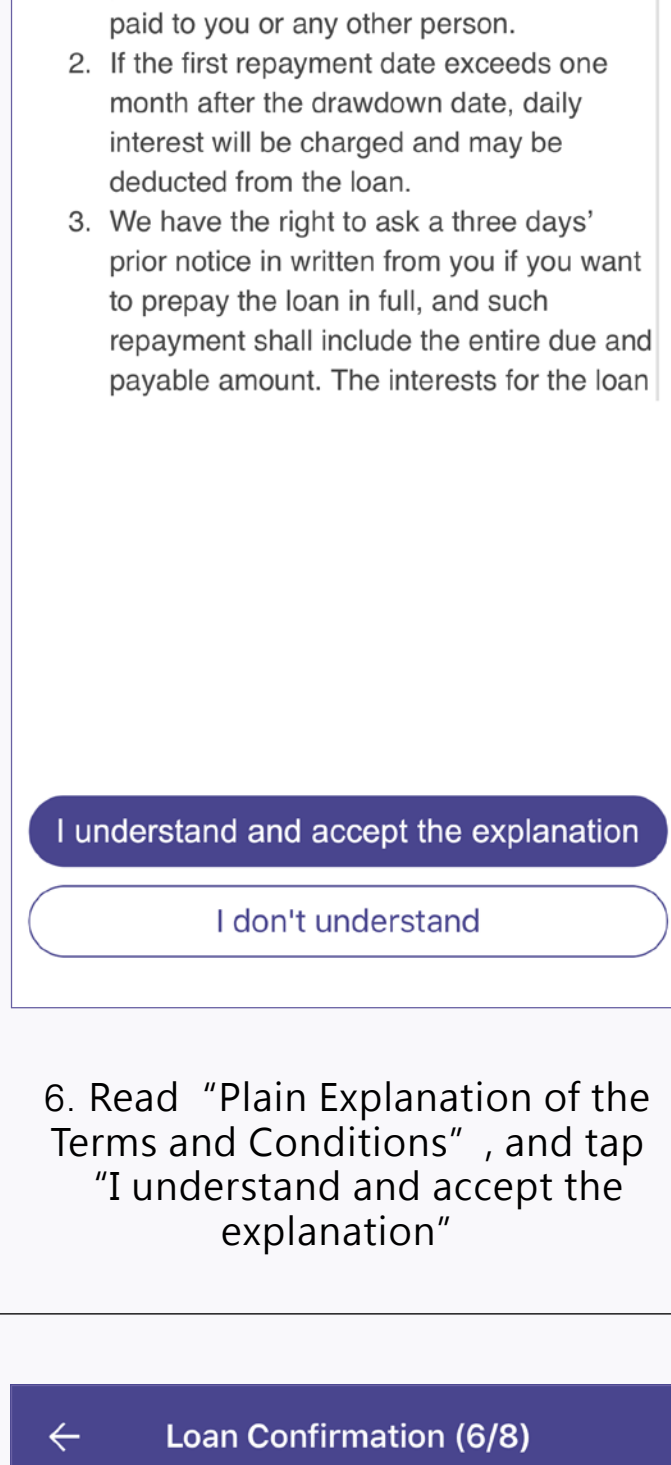
3. Review the approved loan amount and details, and tap “Accept” if agree with the loan detail



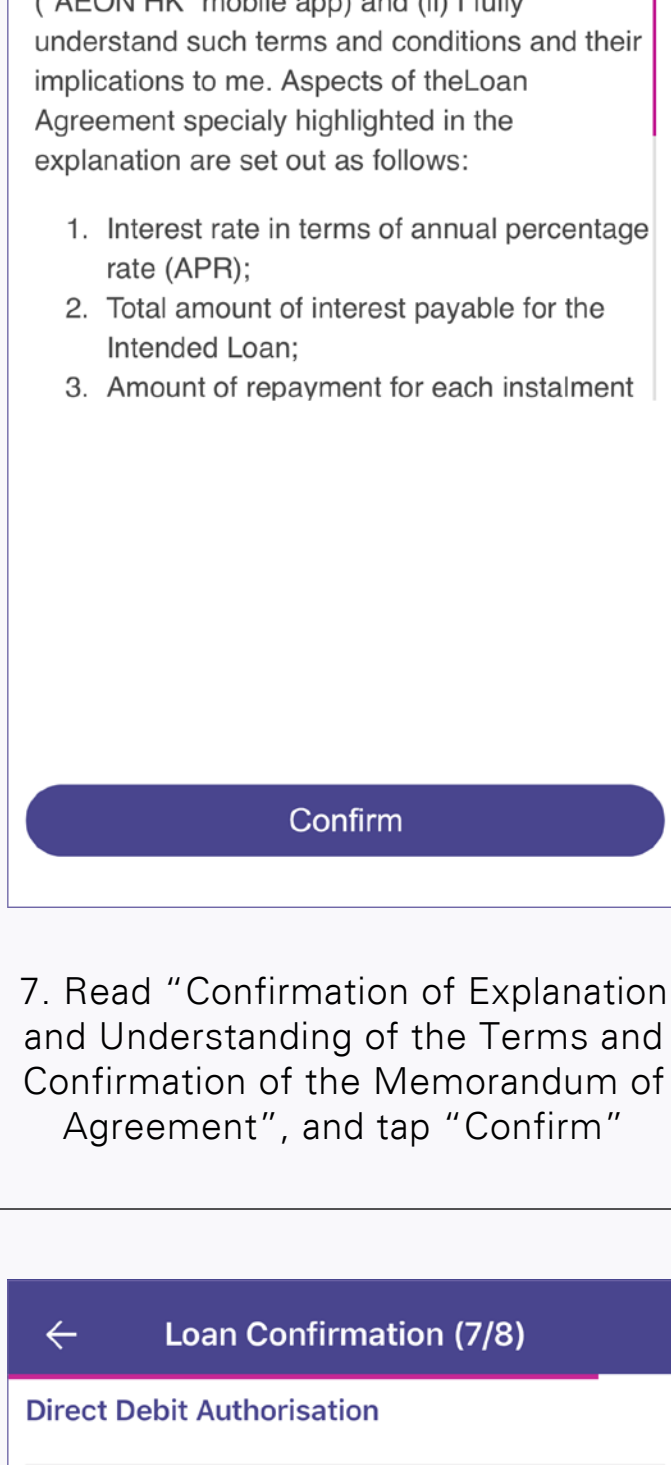
4. Read “Memorandum of Agreement”, and tap “Next”



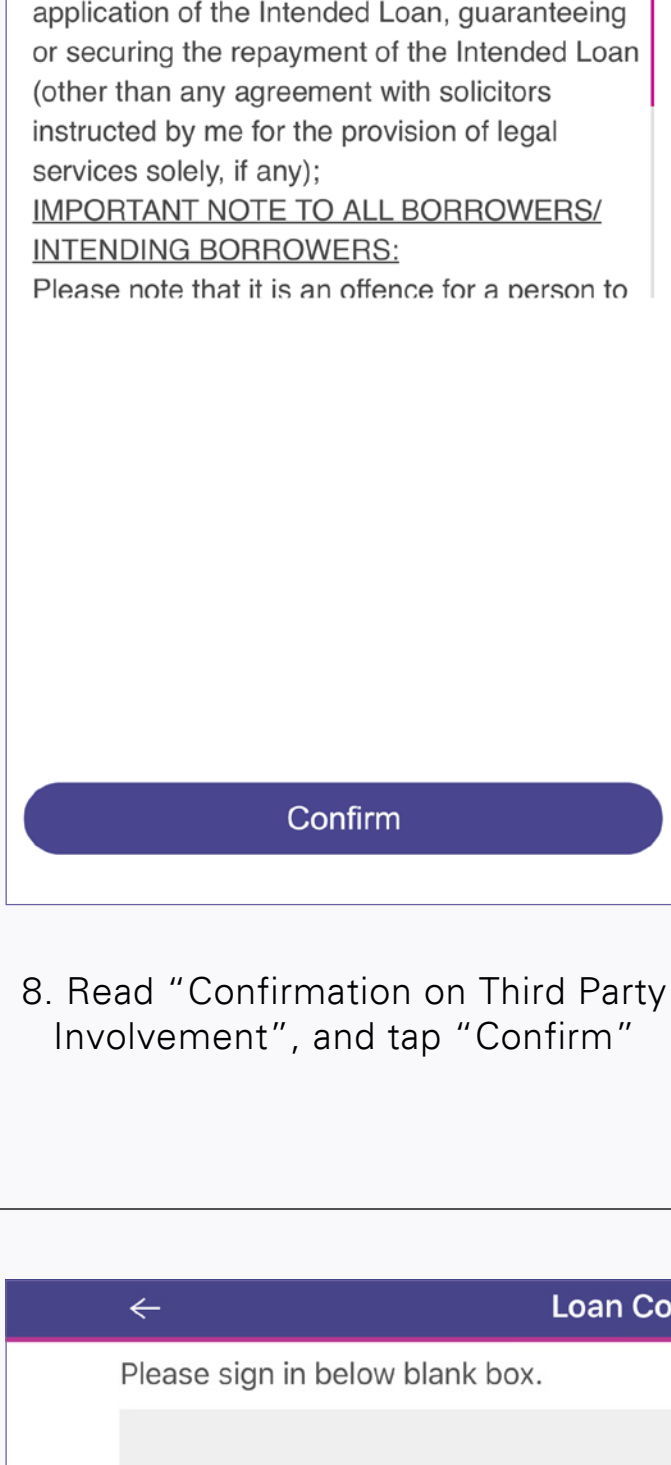
5. Read “Loan Repayment Schedule”, and tap “Confirm the Repayment Schedule”



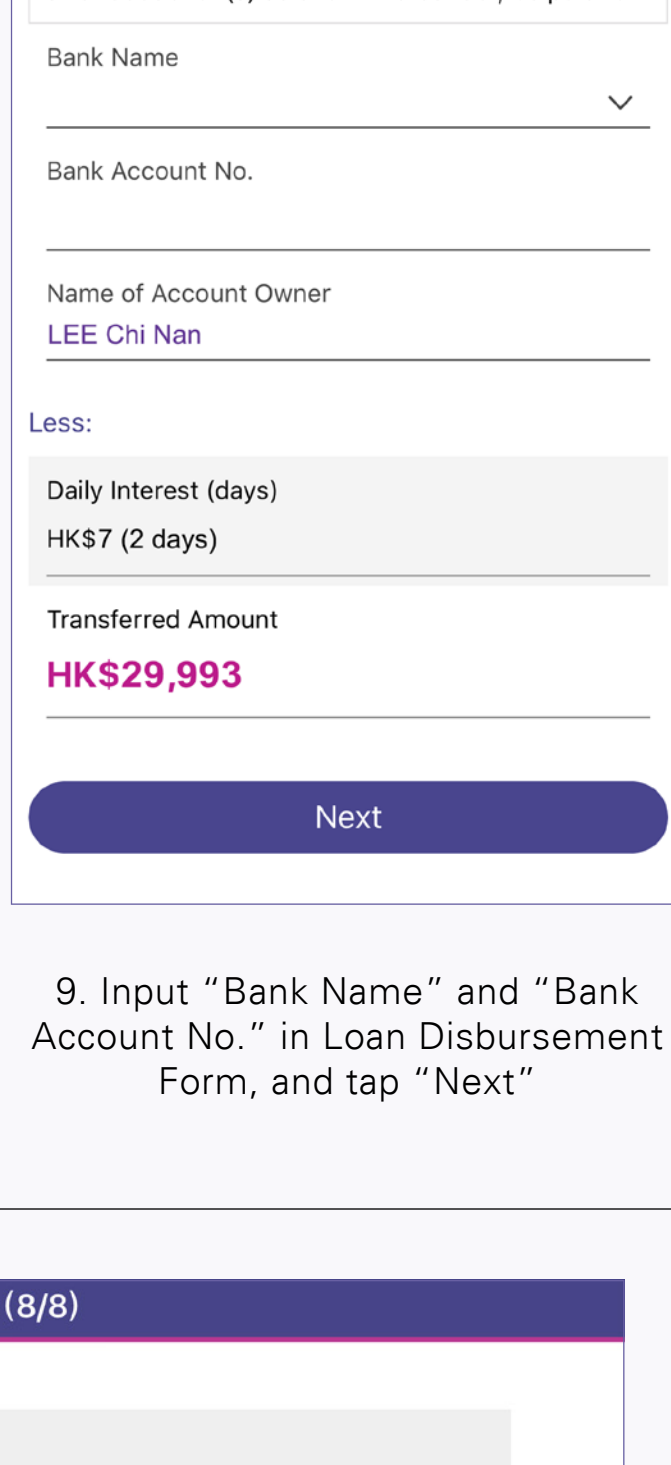
6. Read “Plain Explanation of the Terms and Conditions”, and tap “I understand and accept the explanation”



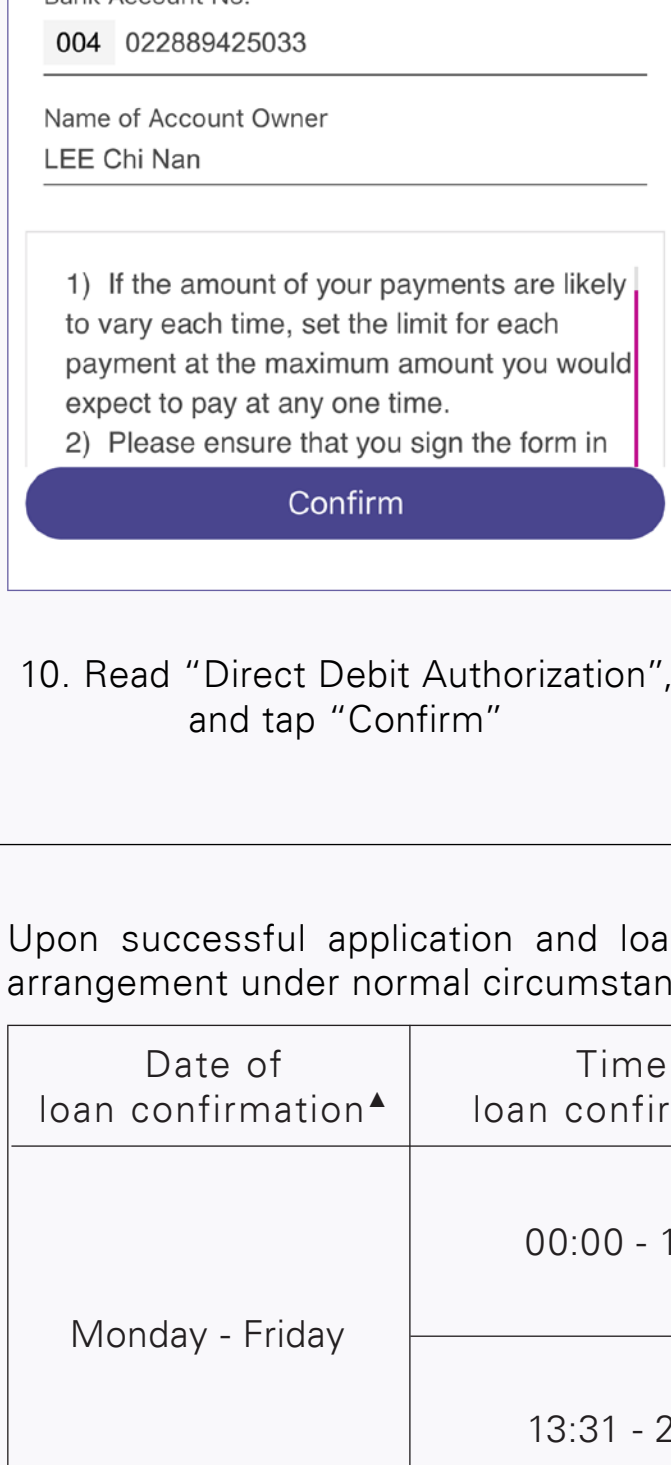
7. Read “Confirmation of Explanation and Understanding of the Terms and Confirmation of the Memorandum of Agreement”, and tap “Confirm”



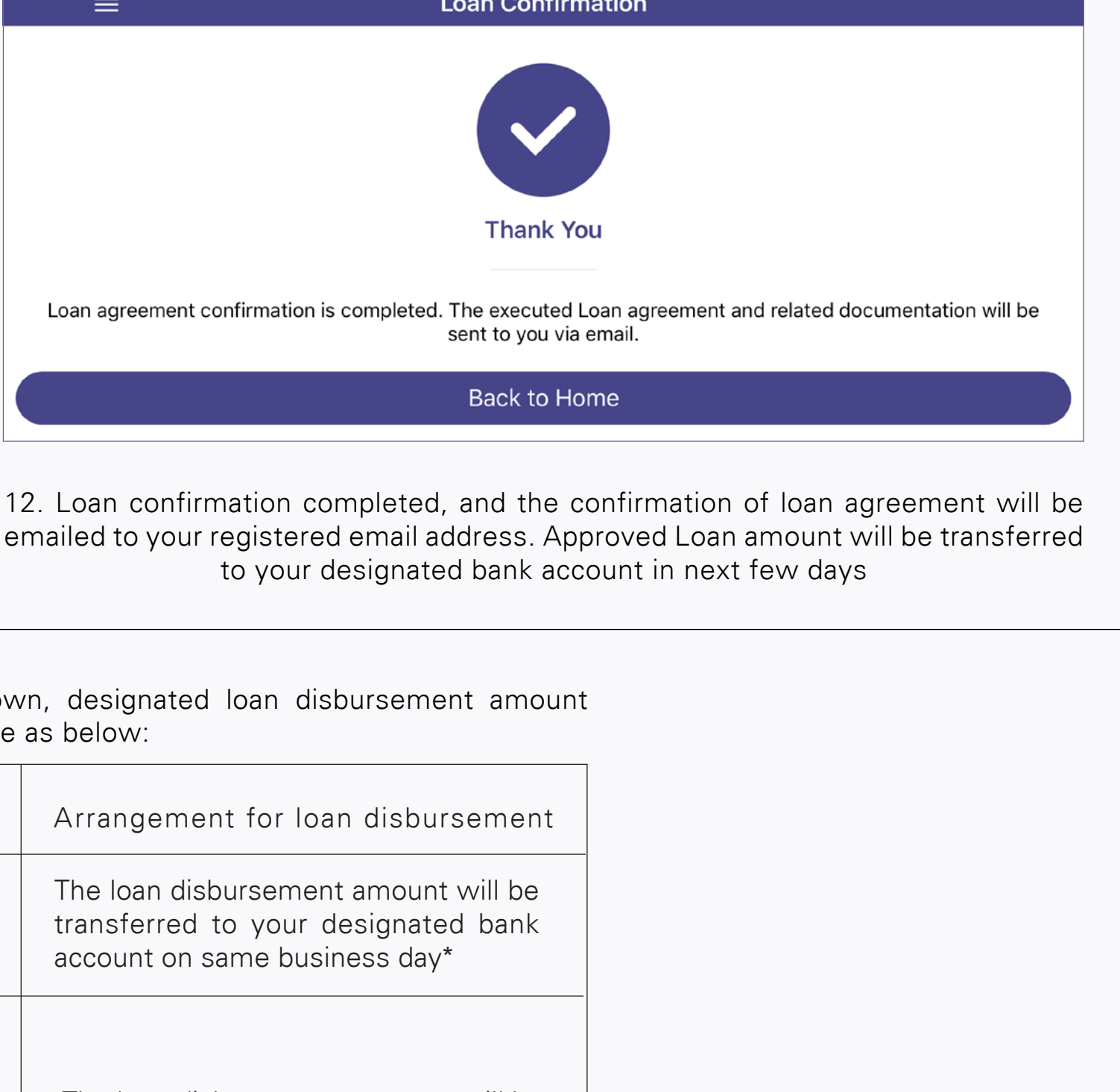
8. Read “Confirmation on Third Party Involvement”, and tap “Confirm”



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



10. Read “Direct Debit Authorization”, and tap “Confirm”



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. Approved Loan amount will be transferred to your designated bank account in next few days

Upon successful application and loan drawdown, designated loan disbursement amount arrangement under normal circumstances will be as below:

Date of loan confirmation*	Time of loan confirmation*	Arrangement for loan disbursement
Monday - Friday	00:00 - 13:30	The loan disbursement amount will be transferred to your designated bank account on same business day*
	13:31 - 23:59	
Saturday / Sunday and Public Holidays	Any time	The loan disbursement amount will be transferred to your designated bank account on next business day*

* All the dates and time relating to the loan application shall be determined based on AEON's record.

* For reference only, 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.