

## Terms and Conditions for AEON Online Bill Payment:

The Customer must read these Terms and Conditions carefully before using the Bill Payment Service. By registering to use the Bill Payment Service, the Customer shall be deemed to have accepted and be bound by these Terms and Conditions. The Bill Payment Service forms part of the AEON Netmember Service and therefore the terms and conditions for the AEON Netmember Service shall also apply. If there is any inconsistency between such terms and conditions and the terms herein, the terms herein shall prevail for the purposes of the Bill Payment Service.

1. The Customer may through the Bill Payment Service settle any bill which is issued by a merchant selected by AEON. For this purpose, the Customer agrees to provide all information and observe all procedures as AEON may require or prescribe from time to time. AEON may decline to execute the Customer's instruction if the Customer fails to do so.
2. By giving instruction to AEON to settle a bill, the Customer authorizes AEON to debit the Customer's credit card account an amount necessary for that purpose.
3. The Customer will ensure that there is sufficient credit limit in the Customer's credit card account to allow AEON to settle the bill. Otherwise, the payment instruction will not be executed except for the case mentioned in paragraph 4 below.
4. If there is insufficient credit limit in the Customer's credit card account to make payment to the merchants in the "Public Utility" category, AEON may temporarily increase the credit limit up to a certain amount as determined by AEON at its absolute discretion in which case AEON will charge a handling fee which will be debited to the Customer's credit card account. Such fee may be revised by AEON from time to time.
5. Unless otherwise specified, the maximum amount of AEON bonus points that can be earned in any one month for any bill payment transaction (which excludes the Inland Revenue Department) conducted through the Bill Payment Service is up to 10,000 points. Please note that, if the credit card account is not eligible to bonus point scheme or it is engaged with any mileage program, customer will not be entitled to bonus point by Bill Payment service.
6. Real time payment instruction will be executed immediately upon confirmation by the Customer.
7. Scheduled payment or recurrent payment instruction(s) will be executed on the specified date(s).
8. When using the Bill Payment Service, the Customer will be required to key in certain information about the intended payment instruction, such as the account number(s) of the payee, the relevant invoice number or reference number (if any) relating to the underlining transaction for which payment is being made, the amount of payment and the credit card account from which the amount should be debited. The Customer should verify the accuracy of such information before confirmation. AEON shall not be responsible for any wrongful payment which is caused by any errors or mistakes in the information given by the Customer.
9. Any payment instruction received after 3:00pm (Mon-Fri) or on Saturdays, Sundays and public holidays will be executed on the next business day.
10. AEON may charge a service fee for the Bill Payment Service and may revise such fee from time to time. Such fee will be debited to the Customer's credit card account.
11. For the avoidance of doubt, it is expressly stated that AEON only deals with the payment instructions given by the Customer under the Bill Payment Service according to the terms herein and AEON shall not be of any concern or liability whatsoever as to the underlying transaction between the Customer and the relevant payee to whose account the Customer has effected, or intends to effect, payment through the Bill Payment Service. The Customer shall handle any claims, complaints and/or disputes relating to any bills settled or to be settled through the Bill Payment Service with the relevant merchant directly.
12. AEON shall not be responsible or liable for:
  - a) any consequence arising from or in connection with the delay or failure in executing the Customer's instructions and/or in notifying the Customer of the delay or failure;
  - b) any direct, indirect, incidental, special or consequential loss or damage suffered by the Customer as a result of any act or omission to act or negligence on the part of the relevant merchant whose bill is settled through the Bill Payment Service;
  - c) maintaining a record of the Customer's instructions or, if AEON voluntarily maintains such a record, its accuracy or completeness; and
  - d) the unavailability of the Bill Payment Service for any reason.

13. The Customer shall indemnify AEON against any liability, loss or expenses, including tax or levy, arising from the Customer's instruction, the provision of the Bill Payment Service to the Customer and/or the enforcement of these terms.
14. These Terms and Conditions may be amended from time to time by AEON posting a notice on the AEON's website. Such amendment shall become effective on the date specified by AEON and shall be binding on the Customer if the Customer continues to maintain or use the Bill Payment Service after the effective date of amendment.
15. If there is any inconsistency between the English and Chinese language versions of these Terms and Conditions, the English language version shall prevail.