

Terms and Conditions of AEON Card Welcome Offer (the “Promotion”):

1. Promotion period is from 1st August 2025 to 28th February 2026 (both dates inclusive) (“Promotion Period”).

2. The Promotion is applicable only to new customer who applies for AEON Visa Credit Card, AEON Mastercard Credit Card, AEON UnionPay Credit Card or AEON JCB Credit Card issued by AEON Credit Service (Asia) Co., Ltd. (“AEON”); however, Mobile Payment Reward (as defined in Clause 3 below) is not applicable to AEON JCB Credit Card (“Eligible Credit Card”). The Promotion is not applicable to AEON supplementary credit card. New customer shall mean applicant who applies for the Eligible Credit Card has not held any valid AEON Credit Card in the past 12 months (including not yet activated credit card); AEON Credit Card means the credit cards and co-brand credit cards issued by AEON. The application records of AEON shall prevail.

3. Upon issuance of credit card after successful application, the new customer will receive a SMS notification. Within the first 60 calendar days (“Spending Period”) from the day customer firstly receives the SMS notification (“Date of SMS Welcome Message”), the new customer will be entitled to the respective reward upon fulfilling the corresponding conditions:

- Accumulated Spending Reward

100,000 AEON Bonus Points (value equivalent to up to HK\$400 rebate) upon making accumulated eligible spending (please refer to Clause 7 below for details) of HK\$6,000 from credit purchase or AEON Merchant Interest-free Instalment Plan with Eligible Credit Card (“Accumulated Spending Reward”)

- Mobile Payment Reward

Within the HK\$6,000 eligible transaction above, HK\$1,000 of the accumulated eligible spending is made via Apple Pay, Google Pay or QR Pay on “AEON HK” Mobile App or QR Code Payment on UnionPay App, to earn extra 25,000 AEON Bonus Points (value equivalent to up to HK\$100 rebate) (“Mobile Payment Reward”).

- Promo Code Promotion

Extra 50,000 Bonus Points (value equivalent to up to HK\$200 rebate) upon inputting the Promo Code “AEONCLP” during the application through “AEON HK” Mobile App with successful application (“Promo Code Promotion”) and satisfy the below requirement:

Offer	Details
Promo Code Promotion	Upon inputting the Promo Code during the application, and complete a single eligible spending within the Spending Period

- The conversion rate to rebate is calculated based on the option of rebate available under AEON “Bonus Point Credit Rebate” Program, which is for reference only. The relevant value of the Bonus Point mentioned is calculated based on the respective ratio of the redemption of HK\$400 Rebate with 100,000 AEON Bonus Points. The redemption of rebate shall be subject to the actual selection provided at the time of redemption.

Offer	Rebate under AEON “Bonus Point Credit Rebate”
100,000 Bonus Points	HK\$400

- The relevant reward will be credited to the relevant credit card account within 1 month after the end of the whole Spending Period and shown on the monthly statement.
- For the eligibility of the spending requirement, the record of AEON and transaction date shall be final.
- Ineligible Transaction refers to transaction of AEON Cash Advance, Cash Advance Cash Instalment Plan, handling fee, past due charges, interest/finance charges, payments through “AEON Netmember”, AEON Purchase Instalment, any mobile transfer/top-up transactions (including but not limited to PayMe, Apple Pay, WeChat Pay HK, Alipay HK, QR Pay on “AEON HK” Mobile App or QR Code Payment on UnionPay App), and merchant (including but not limited to PayMe), Octopus Automatic Add-Value amount, gambling and betting transaction, refund and any invalid/unposted/unauthorized/cancelled transaction, daily cashing through AEON Credit Card (“Ineligible Transaction”). No rewards will be credited for Ineligible Transaction.

8. For eligible spending made through AEON Merchant Interest-free Instalment, only the total amount of new transaction made within the spending period approved by AEON is counted; no reward will be credited for monthly posted repayment within the Spending Period.
9. This Promotion cannot be enjoyed in conjunction with any other offer (including use of any other promotional code or referral code), unless otherwise specified.
10. The relevant reward is not transferable nor exchangeable for cash.
11. If a transaction is eventually proven to be Ineligible Transaction, or customer cancels the transaction after the reward amount being credited to the relevant credit card account, AEON shall be entitled to debit the full amount of the relevant reward or equivalent amount in Hong Kong Dollar from the relevant credit card account without prior notice.
12. Eligible Credit Card account must be in normal status and in good standing in order to enjoy the relevant reward.
13. AEON has the right to forfeit the qualification to participate in the Promotion in any of the following situations: a) Eligible Credit Card account is delinquent; or b) Eligible Credit Card account is terminated; or c) Eligible Credit Card cardholder has deceptive behaviour related to the transaction. For the avoidance of doubt, the Eligible Card account must also be in normal status and in good standing during the month in which the relevant rebate/ reward is credited/ awarded.
14. AEON reserves the right to amend, hold or cancel the Promotion, or amend Terms and Conditions without prior notice. In the event of any dispute, the decision of AEON shall be final.
15. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.