

ENRICHING LIVES WITH **PRODUCT FINANCING**



OBJECTIVE FINANCE



No deposit required

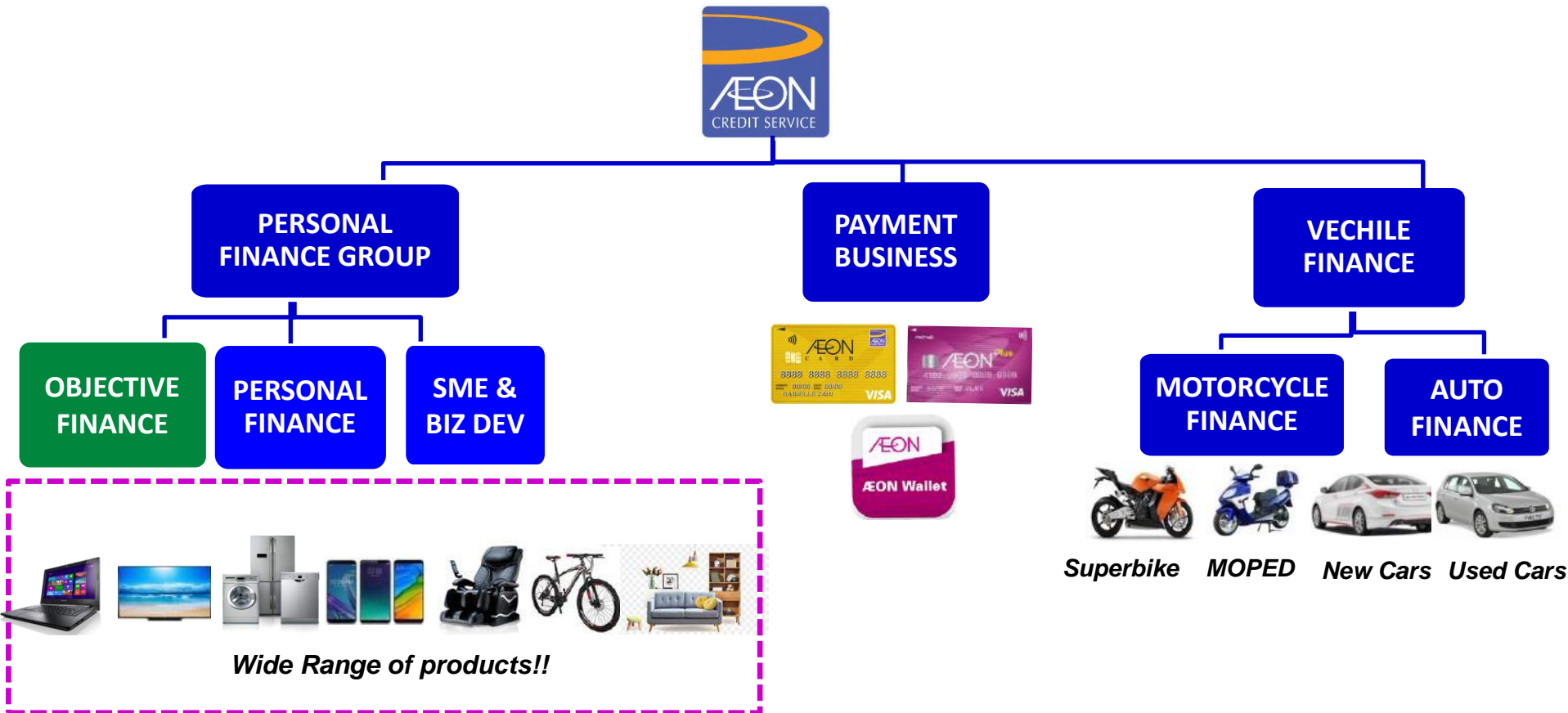


As low as RM48
monthly installment



No credit card required

- **AEON Credit Service (M) Berhad** was incorporated on 6 December 1996 and converted into public limited on 9 February 2007. The Company was then listed on the Main Market at Bursa Malaysia Securities Berhad on 12 December 2007.
- Objective Finance Business is a Credit Sale scheme for consumer products through appointed retail merchants and chain stores.





Capture New Market Segments



Increase Merchant Competitiveness



Enjoy Higher Margin



Product Up Sale



Tap into 2.3 Million AEON Express Member



Broad Range of Products Available for Financing



Marketing & Sales Support

- *Merchant Briefing Manual*
- *MOS Operating Manual*
- *e-KYC Operating Manual*



• Generic



Banner



Price Card



Glass Sticker



Tent card / Poster

| AEON CREDIT SERVICE | |
|---|---|
| BUTIR MAKLUMAT PERSEKUTUAN PERKHIDMATAN PEMBIAYAAN KAJI AN KREDIT 360 | |
| SILA MAMPUKAN BACA TERSEBUT (MUTUAS) | |
| CAUTERMA TERM CHARGES | ≤ 15% |
| ANSURAN INSTALMENT | SEKALIAN/BA 48 BULAN/ MONTHS(MAX) |
| FEMPROSESAN PROCESSING | *RM0 - RM54 |
| PEMASANGAN INSTALLATION | N/A |
| PENGHANTARAN DELIVERY | RM0 |
| PUNGCIJIAN COLLECTION | RM0 |
| PENYIMPANAN STORAGE | RM0 |
| TEMPOH BERTENANG COOLING-OFF PERIOD | 10/30/45/60/90 HARI BENERJA/ WORKING DAYS |

Credit Sale Act Bunting

• Specific Product



POSM for Bicycle



E-POSM for Motorcycle Accessories



POSM for Tyre & Rim

A WORLD OF
PRIVILEGES
IS WAITING FOR YOU



What is Express Card Member?

- Express Card Member is recognized as our Privilege Member and get to enjoy lots of privileges such as lower interest rate, faster processing time and lesser documentations for consumer products financing at our participating merchant stores.
- This card cannot be applied and AEON Credit serve the right to issue to eligible customers.



Enjoy rates as low as 1.0% per month for Objective Financing



Faster Approval Process



Query on Credit Limit

- Merchant +603 – 2298 8888
- Customer +603-2719 9999

PRODUCT SCHEME

Consumer Durable Product Scheme* (Exclude Smartphone)

| Finance Amount | Interest Rate Per Month | | Finance Tenure (Months) |
|------------------|-------------------------|---|-------------------------|
| | New Customer | AEON Express / AEON Credit Card Member | |
| RM 5,000 & below | 1.25% | | 6, 12, 18, 24, 30,36 |
| RM 5,001 & above | 1.10% | 1.00% | |

Smartphone Scheme

| Finance Amount | Interest Rate Per Month | | Finance Tenure (Months) |
|--------------------|-------------------------|---|-------------------------|
| | New Customer | AEON Express / AEON Credit Card Member | |
| RM 2,500 & Below | | | 6, 12, 18, 24 |
| RM 2,501 – RM4,000 | 1.25% | 1.10% | 6, 12, 18, 24, 30 |
| RM 4,001 & Above | | | 6, 12, 18, 24, 30, 36 |

Notes:

1. Maximum **1 (One)** smartphone device **OR 1 (One)** digital gadget is allowed to be financed in one application.
2. Smartphone accessories are **ALLOWED** to be bundle with smartphone device with capping on the restricted smartphone accessories brands.

NOTES:

- Gold / Jewellery and watch have maximum finance amount of RM5,000 only.
- Smartphone Financing is applicable for **NEW** devices only.
- Eligible smartphone device and accessories brand for financing: **Apple, Samsung, Sony, Huawei, OPPO, VIVO, Honor, Motorola, Lenovo, Asus, HTC, Nokia, Google Pixel, OnePlus, Xiaomi & Realme.**
- Combination of products with Smartphone is **ALLOWED**. Any combination of smartphone device, interest rate & financing tenure to follow the smartphone financing scheme.
- Extended Warranty** is **NOT ALLOWED** to bundle under the smartphone financing scheme.

| Fee & Payment Structure | |
|---|---|
| Minimum Installment Amount | RM 48 per month in one single agreement |
| Processing Fee <i>(Cannot be Financed)</i> | RM 47 (for finance amount RM 30,000 and below) |
| | RM 94 (for finance amount RM 30,001 and above) |
| Stamping Fee <i>(Cannot be Financed)</i> | Finance Amount x 0.5% - Rounded up to the nearest every RM5.00 |
| Repayment Method <i>*(more details in Page 36)</i> | <u>Auto Debit:</u> (Ambank, Alliance Bank, Bank Muamalat, BSN, CIMB Bank, Maybank, Public Bank, RHB Bank, Standard Chartered) |

NOTES:

- Total Stamping Fee required to be **rounded up to the nearest every RM5.00** based on LHDN current practice.

Example:

- RM1.00 → RM5.00
 - RM5.50 → RM10.00
 - RM10.10 → RM15.00
 - RM25.01 → RM30.00
- Processing Fee and Stamping Fee to be collected by merchant** on behalf of AEON Credit Service Malaysia.
 - Disbursement to merchant will be paid after deducting processing fee and stamping fee.

Monthly & Last Installment Calculation (Sample)



Step 1: Finance Amount

Choose a product

| | | |
|-----------------------|---|--------------------|
| Handphone RRP | | RM 3,099.00 |
| D/Payment | - | RM 300.00 |
| Finance Amount | | RM 2,799.00 |

Step 2: Total Interest (TI)

$(\text{Finance Amount} \times \text{Interest Rate}) \times \text{Repayment Period}$

| | | |
|---------------------------------------|---|------------------|
| Finance Amount | | RM 2,799.00 |
| Interest Rate 1.25% | X | 1.25% |
| Repayment Period | X | 18 months |
| Total Interest (TI) | = | RM 629.775 |
| Total Interest (TI) Round down | = | RM 629.77 |

Step 3: Total Payable (TPB)

Finance Amount + Total Interest

| | | |
|----------------------------|---|--------------------|
| Finance Amount | | RM 2,799.00 |
| Total Interest (TI) | + | RM 629.77 |
| Total Payable (TPB) | = | RM 3,428.77 |

Step 4: Monthly Installment (MI)

Monthly installment (MI)
(TPB / Tenure)

Last installment (LI)
(TPB - [MI x (Tenure - 1)])

| | | |
|--------------------------|-----|-----------------|
| Total Payable (TPB) | | RM 3,428.77 |
| Tenure | /18 | RM190.49 |
| Tenure (Round up) | | RM191.00 |

Monthly Installment (MI) 1st to 17th Installment = RM191.00

| | | |
|--|---|------------------|
| Total Payable (TPB) | | RM 3,428.77 |
| MI x (Tenure - 1) | - | RM191 x (18 - 1) |
| Last Installment (LI) 18th Installment | = | RM181.77 |

Reminder:
Processing Fee & Stamping Fee shall not be included into Finance Amount

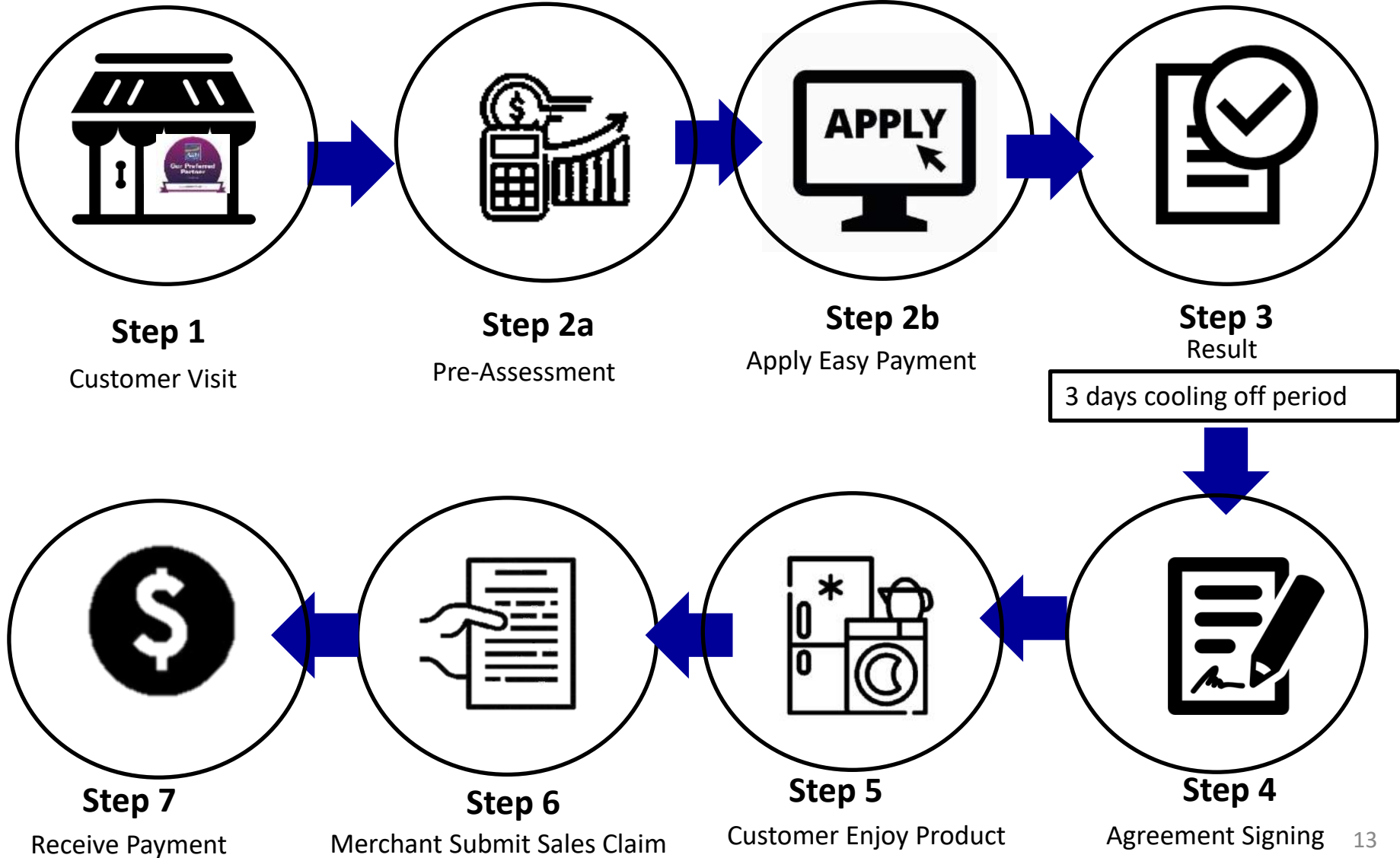
APPLICATION PROCESS & REQUIREMENT

Better User Experience

in **3 STEPS**

Instant Conditional Credit Limit in just a few steps







| Employee | Self-Employed | Joint Income (Spouse Only) |
|---|---|---|
| Must be aged 18 - 65 years | Must be aged 18 - 65 years | Must be aged 18 - 65 years |
| Applicants should be employed for at least 6 months in current employment | Self-employed applicants' current employment must be at least 1 year | Must not be a bankrupt |
| Minimum monthly gross income: RM1,000 (WM), RM920 (EM) | Minimum monthly net pay: RM1,000 | Must be of sound mind and have the mental capacity to understand the guarantee document and the responsibilities and obligations of a guarantor |
| Office telephone number (compulsory) Handphone number (compulsory) Home telephone number (optional) | Office telephone number (compulsory) Handphone number (compulsory) Home telephone number (optional) | Must have freely consented to being a guarantor (i.e. should not have been forced or must not have entered into the contract under undue influence, fraud, misrepresentation or by mistake) |
| One contactable Referee which is not living together | One contactable Referee which is not living together | Must be Fixed Income Earner |

Applicant Documents Requirement



| Employee (Fixed Salary) | Employee (Income Based on Basic Salary with Allowances / OT OR Commission) | Self-Employed | Joint Income (Spouse only) |
|--|---|---|--|
| Photocopy of I/C (front & back) | Photocopy of I/C (front & back) | Photocopy of I/C (front & back) | Photocopy of I/C (front & back) |
| Latest 1 Month Pay Slip | Latest 6 Consecutive Months Pay Slip/ Commission Statement | Business Registration Form | Latest 1 month Pay Slip |
| Latest 1 Consecutive Month of Salary Credited Bank Statement | Latest 6 Consecutive Months of Salary Credited Bank Statement | Latest 3 Consecutive Months of Company's Bank Statement | Latest 1 Consecutive Month of Salary Credited Bank Statement |
| OR | OR | OR | OR |
| Latest EPF Statement | Latest EPF Statement | Latest Form B & Tax Payment Receipt | Latest EPF Statement |

Example:

Current Month - May

Application date: **1st to 31st**

Acceptable Pay Slip:

✓ **March / April**

- AEON Credit reserves the right to request any additional documents if necessary.
- Types of other supporting documents (if required) as at below:

Latest Salary Crediting Bank Statements; **OR**

Latest EA Form; **OR**

Latest EPF Statement
(at least 3 month's deduction from date of application; **OR**

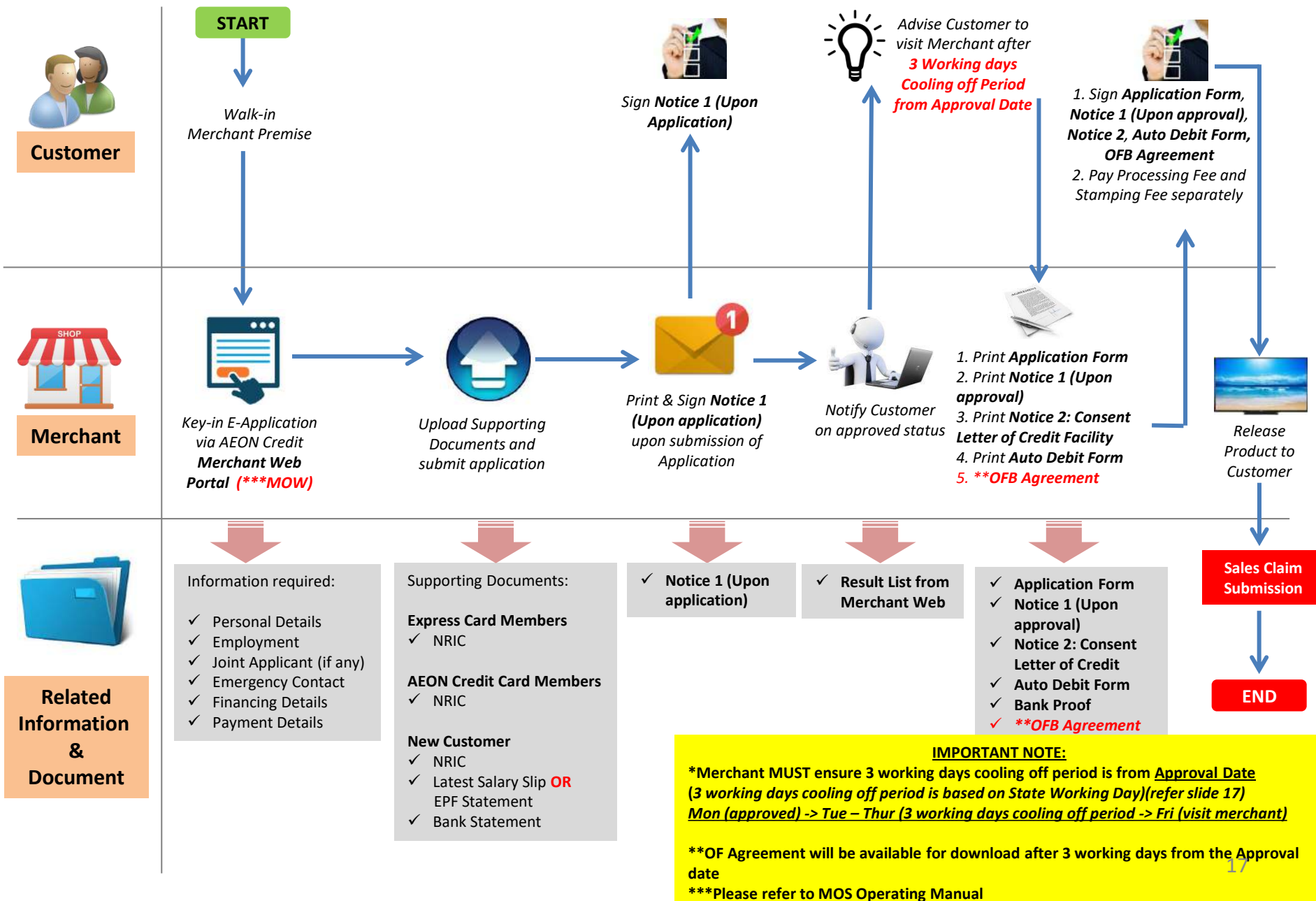
Latest Tax Return with IRB Receipt; **OR**

Latest Annual Commission Statement

Remark:

All supporting document shall tally with pay slip

Detail Process Flow

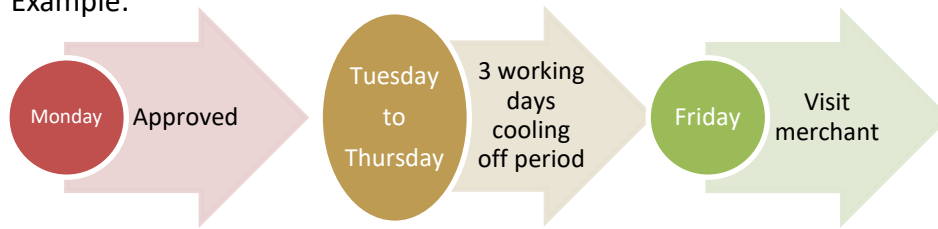


3 Working Days Cooling Off Period



✓ Cooling off period is 3 working days after approval date

Example:



✓ 6 working days in a week and Saturday is considered as working day for all states

✓ Rest Day as per table attached



| State | Rest Day |
|-------------------------------------|----------|
| Wilayah Persekutuan (KL and Labuan) | Sunday |
| Selangor | Sunday |
| Perak | Sunday |
| Pulau Pinang | Sunday |
| Kedah | Friday |
| Perlis | Sunday |
| Kelantan | Friday |
| Terengganu | Friday |
| Pahang | Sunday |
| Negeri Sembilan | Sunday |
| Melaka | Sunday |
| Johor | Sunday |
| Sabah | Sunday |
| Sarawak | Sunday |
| Labuan | Sunday |

Application submission from merchants without customer walk-in to merchant's premise is **acceptable** .



Merchant to ensure that no third party application submission is allowed



The customer must be fully aware of the consumer product financing details, such as:

1. Product details and financing details
2. The shop name where the product is being purchased
3. Merchant shall ensure customer's signing or execution of the Easy Payment Agreement is properly witnessed.

SALES CLAIM PROCESS



Merchant



Courier sales claim documents to Processing Department of AEON Credit



Sales Claim Processing and Payment



Related Information & Document

Sales Claim Documents (**Original Copy**):
With Customer Signature:

| | |
|--|----------|
| 1. Application Form | 1 copy |
| 2. Notice 1 (Upon Application) | 1 copy |
| 3. Notice 1 (Upon Approval) | 2 copies |
| 4. Notice 2: Consent Letter of Credit Facility with Merchant Signature | 2 copies |
| 5. OFB Agreement with Merchant Signature | 2 copies |
| 6. Auto Debit Form | 1 copy |

Other Documents Not Required Customer Signature:

| | |
|-----------------------------------|--------|
| 1. Tax Invoice / Official Receipt | 1 copy |
| 2. EP Sales Submission List | 1 copy |
| 3. Photocopy IC | 1 copy |
| 4. Bank Proof | 1 copy |

Please address sales claim documents to:

Processing Department
Level 5, AEON Big Subang Jaya
No. 3, Jalan SS16/1,
47500 Subang Jaya,
Selangor Darul Ehsan

Payment Schedule From AEON Credit to Merchant:

| Sales Submission Date | Payment to merchant's | Settlement List @ MOS |
|-----------------------|-------------------------|-----------------------|
| Daily | Average 3 working days* | Same as payment day |

* For Maybank Account payment will be made on the following day

Sales Claim Submission Date & Payment Date

- The sales claim submission shall not **more than 90 days** from the date of approval.
- Sales claim submission **more than 90 days deemed as Expired Sales Claim.**
- For Expired Sales Claim, merchant has to resubmit the applicant's latest document to **reprocess** the application.
- AEON Credit may decline the application if the applicant does not fulfil the credit guidelines.
- The payment will be made within **3 days** upon complete document submission.

Cancellation of Approval

- By Merchant
 - Merchant has to fill in complete cancellation form and send to Merchant Sales Executive (MSE).

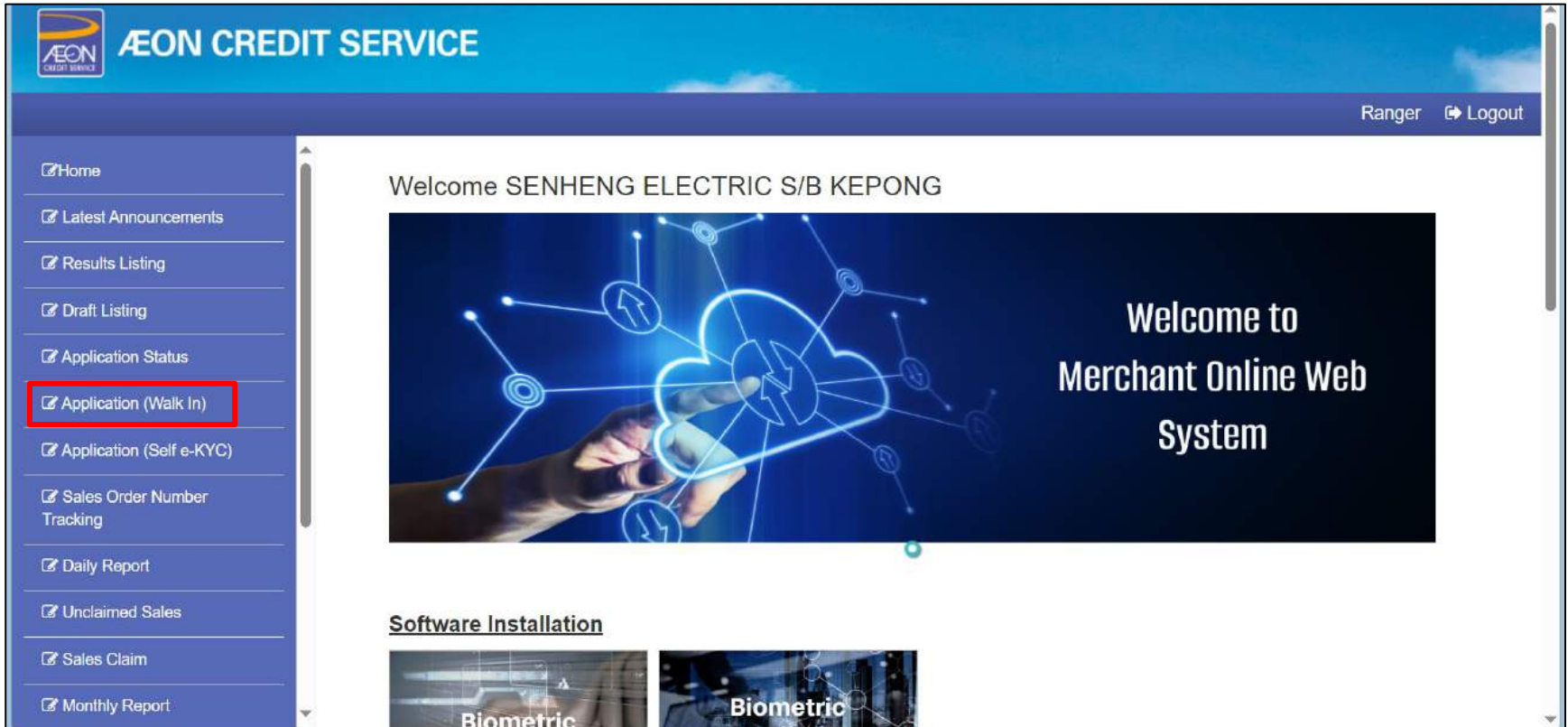
Customer Installment Due Date

- Customer will be informed of the instalment due date via notification letter or the Customer can log on to www.myaeoncredit.com.my to register an account to get more financing details.

ADDITIONAL GUIDE

Pre-assessment

1. Login to Merchant Online Web System (MOS) – enter Username and Password.
2. Click on “**Application (Walk In)**”.




The screenshot displays the AEON CREDIT SERVICE Merchant Online Web System (MOS) interface. The top navigation bar includes the AEON CREDIT SERVICE logo and the text "AEON CREDIT SERVICE". The user's name "Ranger" and a "Logout" button are visible in the top right corner. The left sidebar menu contains the following items:

- Home
- Latest Announcements
- Results Listing
- Draft Listing
- Application Status
- Application (Walk In)** (highlighted with a red box)
- Application (Self e-KYC)
- Sales Order Number Tracking
- Daily Report
- Unclaimed Sales
- Sales Claim
- Monthly Report

The main content area features a welcome message: "Welcome SENHENG ELECTRIC S/B KEPONG". Below this is a large graphic with the text "Welcome to Merchant Online Web System". Underneath the graphic is a section titled "Software Installation" with two images labeled "Biometric".

3. Pre-assessment page will be prompt. To continue, click “Yes”.



Conditional Approval Process

Do you want to start the conditional approval process?

Note: The result shown is indicative according to criteria provided by AEON Credit Service (M) Berhad and do not constitute a guarantee of approval or loan amount obtainable. All loans are still subject to final approval from AEON Credit Service (M) Berhad.

Note: This page will not be shown once the pre-assessment process is made mandatory nationwide

4. Merchant can choose to use Biometric Authentication. Ensure that biometric device is linked to the computer. Click “Start” to continue.



Start Biometrics Authentication

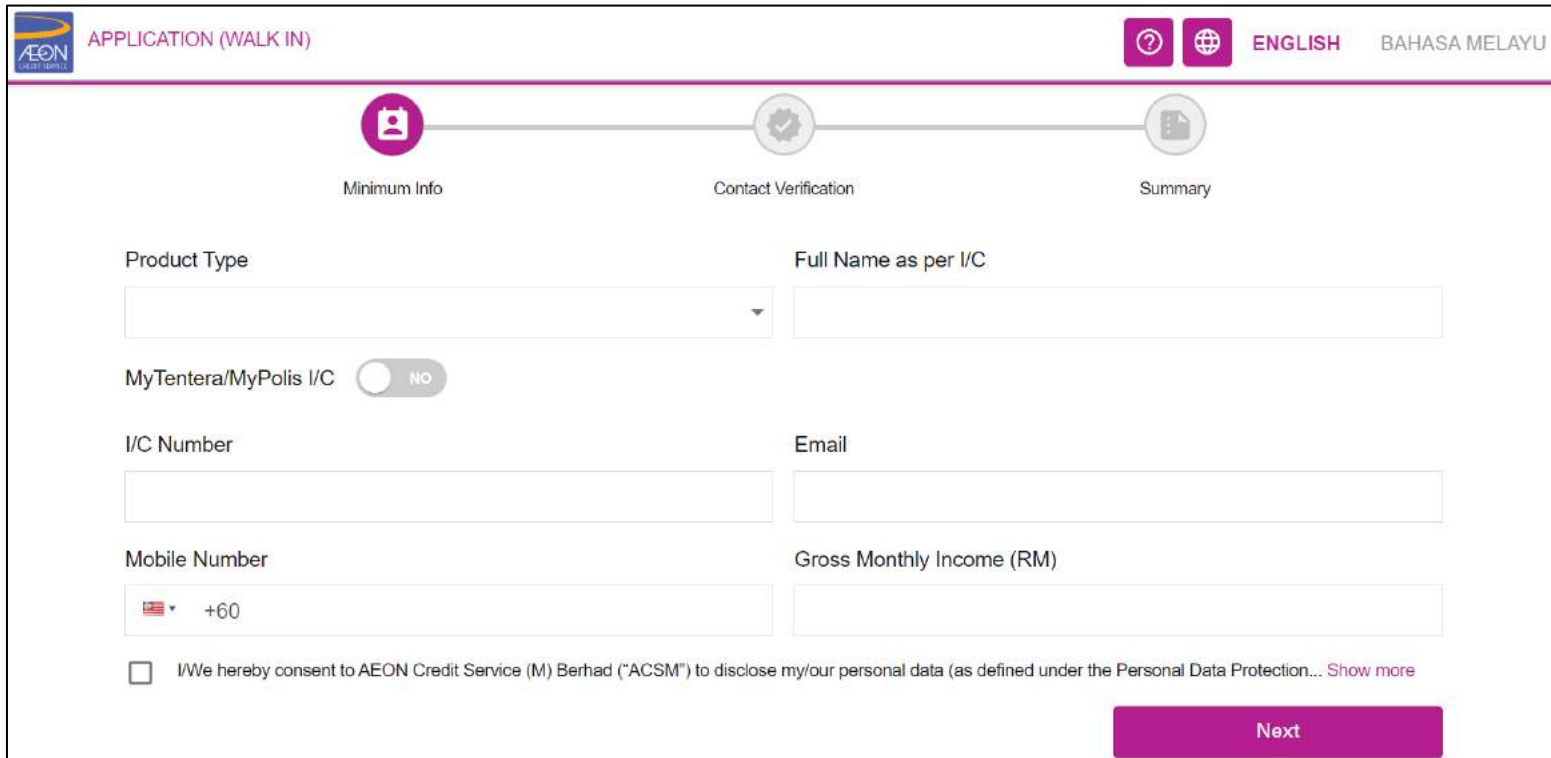
Please make sure you have the biometrics device connected

Start

Skip

5a. Upon successful biometric checking, it will be navigated to the Pre-Assessment form.

- If biometric checking is successful, Customer's Name and NRIC no. should be auto-populated. Otherwise, merchant needs to key in customer's info manually.
- Customer is mandatory to give their consent to continue (Tick the checkbox).
- Then, click "**Next**".



APPLICATION (WALK IN) ENGLISH BAHASA MELAYU

Minimum Info Contact Verification Summary

Product Type Full Name as per I/C

MyTentera/MyPolis I/C NO

I/C Number Email

Mobile Number Gross Monthly Income (RM)

I/We hereby consent to AEON Credit Service (M) Berhad ("ACSM") to disclose my/our personal data (as defined under the Personal Data Protection... [Show more](#))

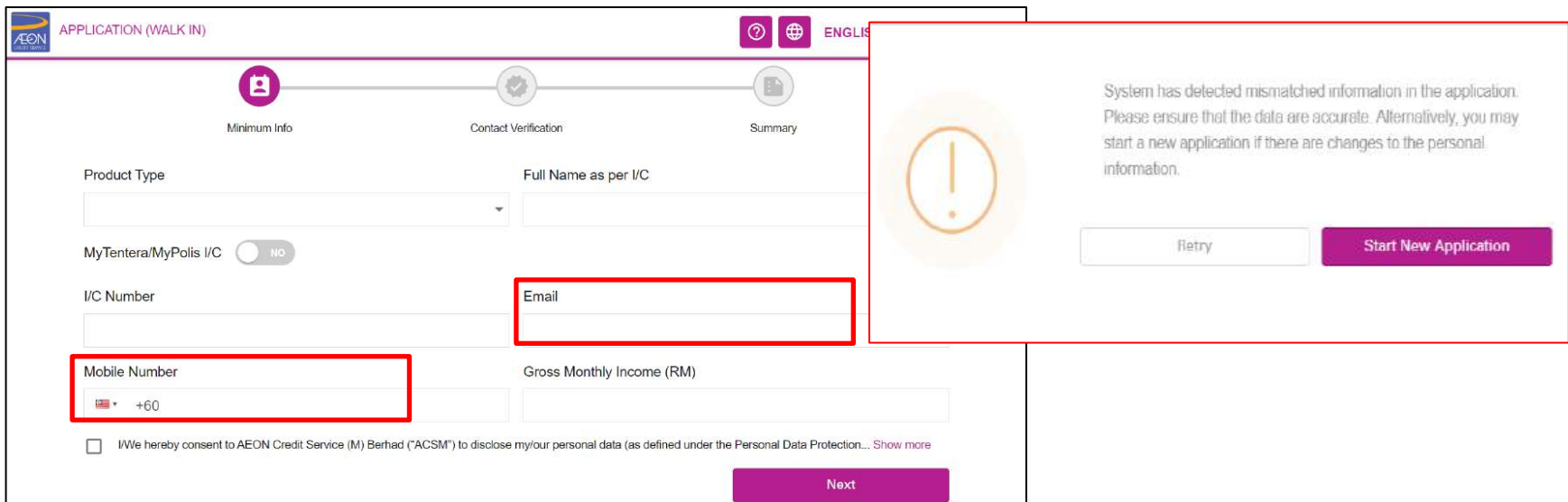
Next

5b. Upon successful biometric checking, system will be navigated to the Pre-Assessment form.

- If biometric checking is successful, Name and NRIC no. should be auto-populated. Otherwise, merchant needs to key in customer's info manually.
- Customer is mandatory to give their consent to continue (Tick the checkbox).
- Then, click "**Next**".

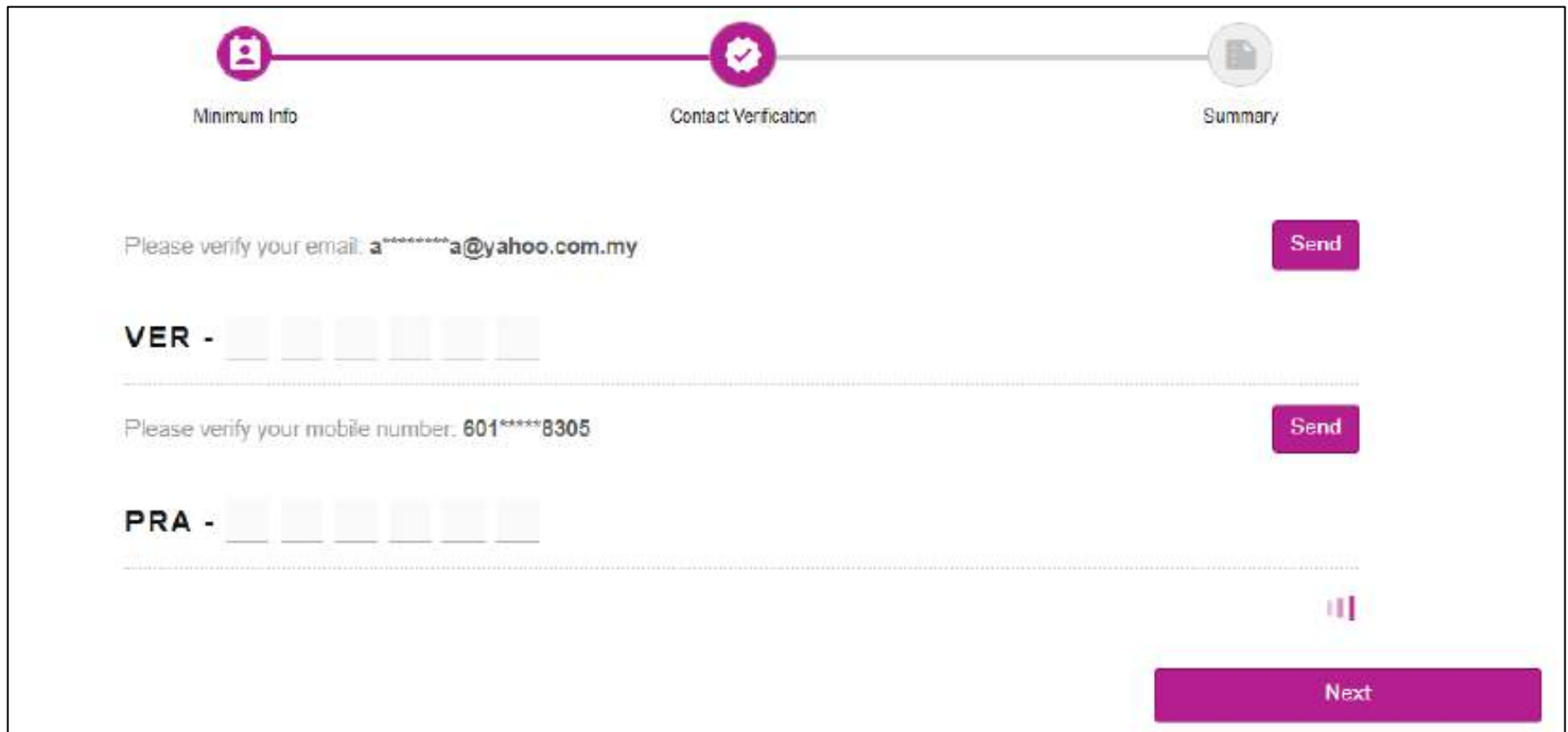
**For existing customer, they must key in the same mobile number and email address as per last application.

- If different, it will pop up error & request for retry/ start new application.

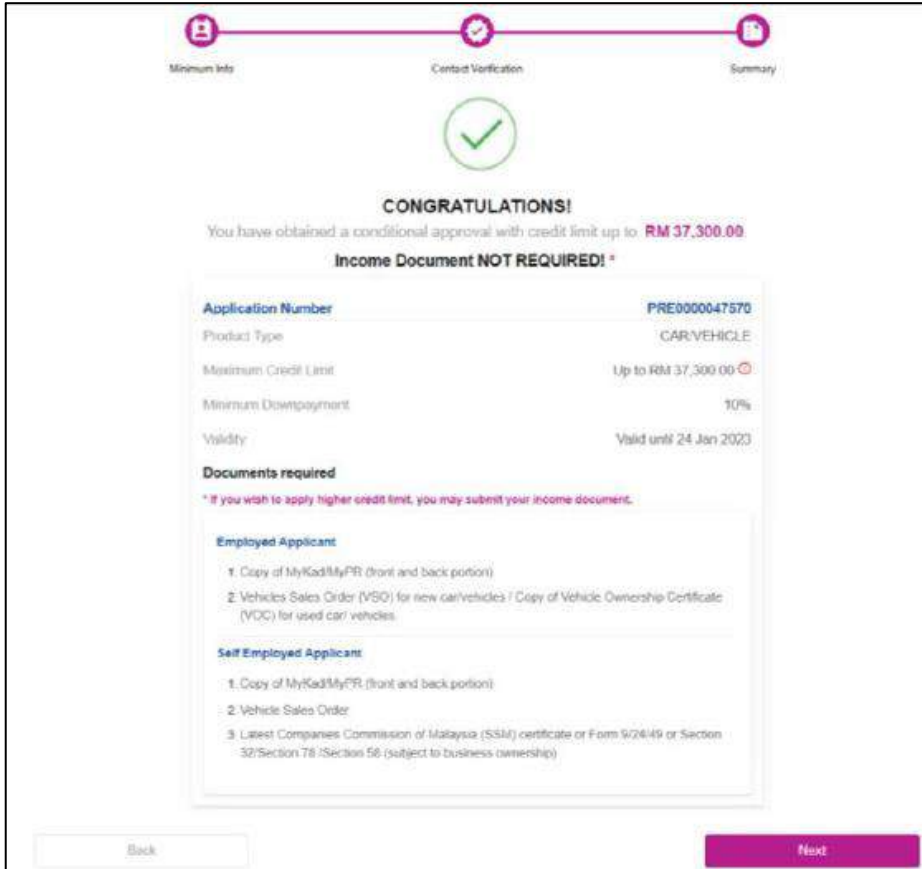


The screenshot displays the 'APPLICATION (WALK IN)' form with three progress steps: Minimum Info, Contact Verification, and Summary. The form fields include Product Type, Full Name as per I/C, MyTentera/MyPolis I/C (set to NO), I/C Number, Email, Mobile Number, and Gross Monthly Income (RM). A red box highlights the Mobile Number field. An error message box is overlaid on the right, stating: 'System has detected mismatched information in the application. Please ensure that the data are accurate. Alternatively, you may start a new application if there are changes to the personal information.' The error box contains a warning icon and two buttons: 'retry' and 'Start New Application'. At the bottom of the form, there is a consent checkbox and a 'Next' button.

- Customer need to verify both their email address and mobile number to continue.
- To continue, click “**Send**” and customer should receive OTP code via SMS/email.
 - Once user click “Send”, they need to accomplished the verification within 60 seconds for each method. Click “**Next**”.



The screenshot displays a three-step verification process: Minimum Info, Contact Verification, and Summary. The Contact Verification step is active, showing two verification prompts. The first prompt asks to verify the email 'a*****a@yahoo.com.my' with a 'Send' button. Below it is a 'VER -' field with six input boxes. The second prompt asks to verify the mobile number '601*****8305' with another 'Send' button. Below it is a 'PRA -' field with six input boxes. A progress indicator at the bottom right shows three bars, with the second bar highlighted, and a large 'Next' button is positioned below it.



Minimum Info Contact Verification Summary

CONGRATULATIONS!

You have obtained a conditional approval with credit limit up to **RM 37,300.00**

Income Document NOT REQUIRED! *

| | |
|----------------------|-------------------------|
| Application Number | PRE000047570 |
| Product Type | CAR/VEHICLE |
| Maximum Credit Limit | Up to RM 37,300.00 |
| Minimum Downpayment | 10% |
| Validity | Valid until 24 Jan 2023 |

Documents required

* If you wish to apply higher credit limit, you may submit your income document.

Employed Applicant

1. Copy of MyKad/MyPR (front and back portion)
2. Vehicles Sales Order (VSO) for new car/vehicles / Copy of Vehicle Ownership Certificate (VOC) for used car/ vehicles

Self-Employed Applicant

1. Copy of MyKad/MyPR (front and back portion)
2. Vehicle Sales Order
3. Latest Companies Commission of Malaysia (SSM) certificate or Form 9/20/49 or Section 32/Section 78 /Section 56 (subject to business ownership)

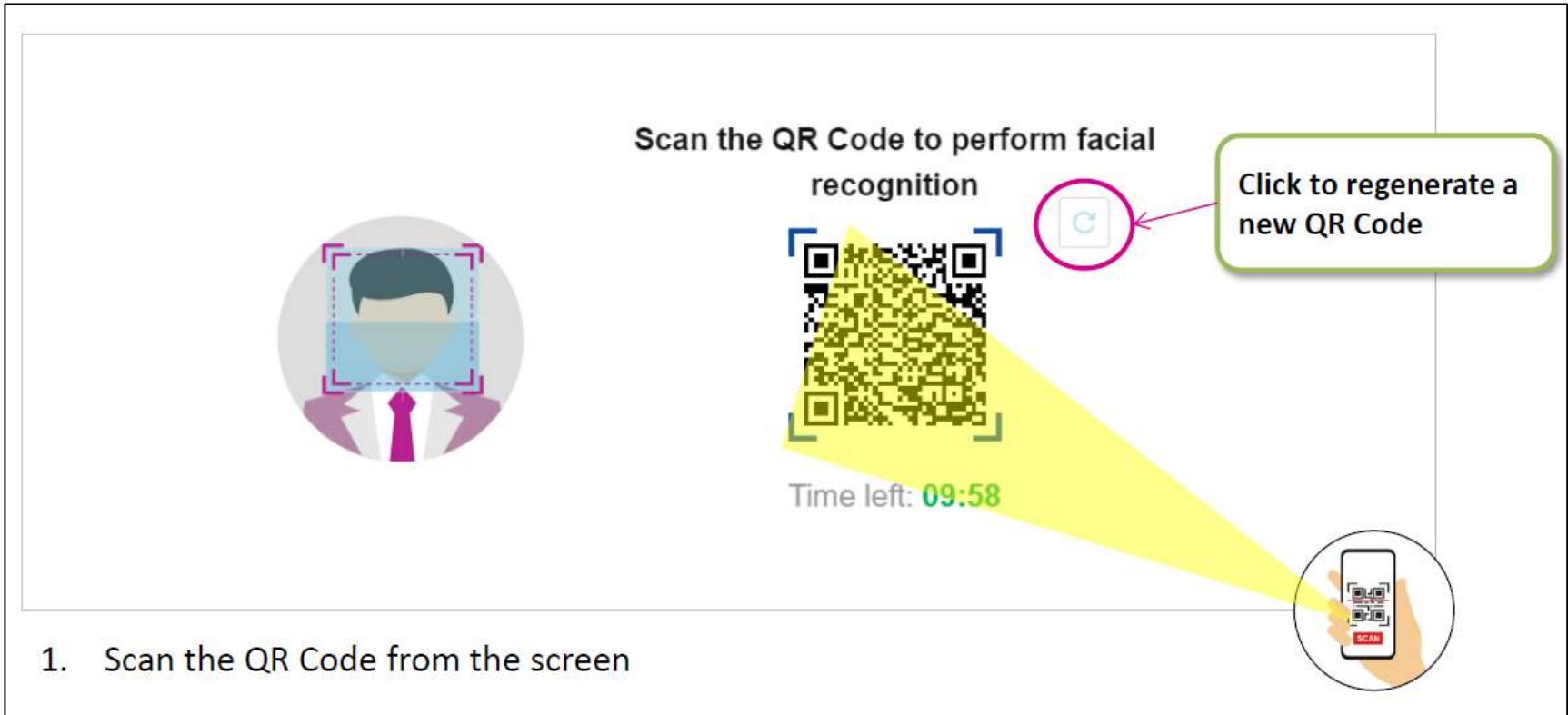
Back Next

8. Once successful verification, result screen will be prompt and following items should be populated in the result screen:-

- Conditional Credit Limit (RM)
- Application Number
- Product Type (*should sync with the Product Type input in the form earlier*)
- Maximum Credit Limit (RM)
- Minimum Down payment (%)
- Validity
- List of Income document needed.

9. Click “**Next**” to proceed to **Online Application Form**.

1. If biometric checking (pg 27) is successful, e-KYC screen will be skipped.
2. If biometric checking failed/skipped, customer will proceed for e-KYC checking.
3. Customer need to scan the QR code using their mobile phone to continue.



Scan the QR Code to perform facial recognition

Click to regenerate a new QR Code

Time left: 09:58

1. Scan the QR Code from the screen

E-KYC Step

Take a picture of your IC

Do's

- Clear and readable - without glare, shadows or reflection.
- Captured in landscape mode, with all corners clearly visible.

Don't

- No hologram or unreadable text.
- No reflection, glare or shadows.
- No incorrect cropping or scaling.

START

Take a picture of your IC

Front IC

Back IC

CONFIRM

Take a picture of your IC

CONFIRM

Record a short selfie video

Lets make sure nobody is impersonating you

- Ensure your face is clearly visible
- Finish the recording in less than 5 seconds

Selfie Video

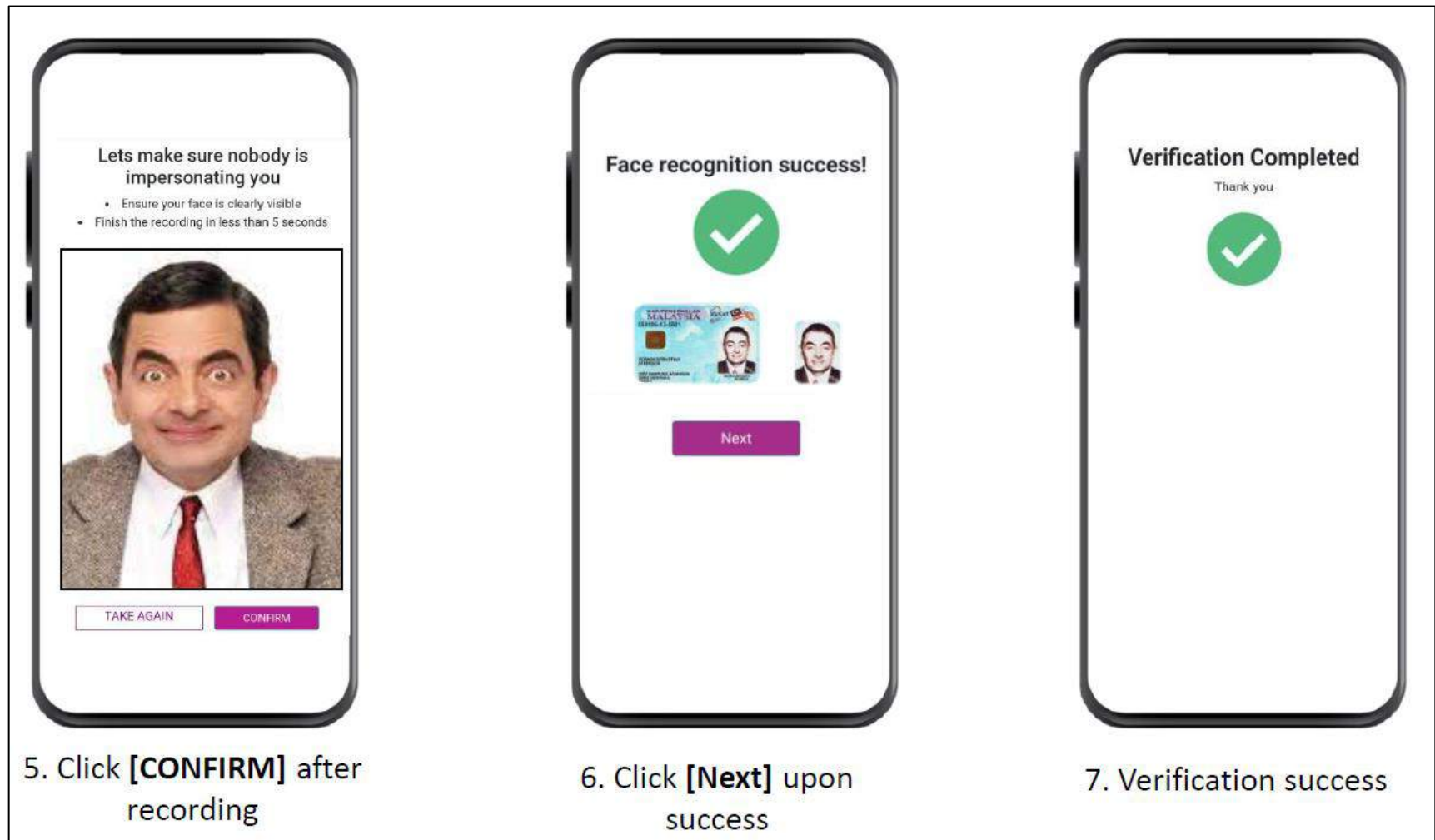
1. Click **[Start]** to begin

2. Take a picture of the front and back of your IC

3. Click **[Confirm]** after taking the picture

4. Record a short selfie video

E-KYC Step



The image displays three sequential smartphone screens illustrating the E-KYC process:

- Screen 1 (Step 5):** The screen displays the text "Lets make sure nobody is impersonating you" and two bullet points: "• Ensure your face is clearly visible" and "• Finish the recording in less than 5 seconds". Below the text is a photo of a man's face. At the bottom, there are two buttons: "TAKE AGAIN" and "CONFIRM".
- Screen 2 (Step 6):** The screen displays the text "Face recognition success!" and a large green checkmark icon. Below the checkmark is a small image of a credit card and a small photo of the man's face. At the bottom, there is a purple button labeled "Next".
- Screen 3 (Step 7):** The screen displays the text "Verification Completed" and "Thank you" above a large green checkmark icon.

5. Click **[CONFIRM]** after recording

6. Click **[Next]** upon success

7. Verification success

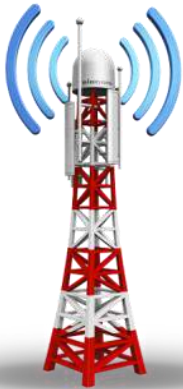
* Proceed for contact verification after e-KYC done

E-KYC



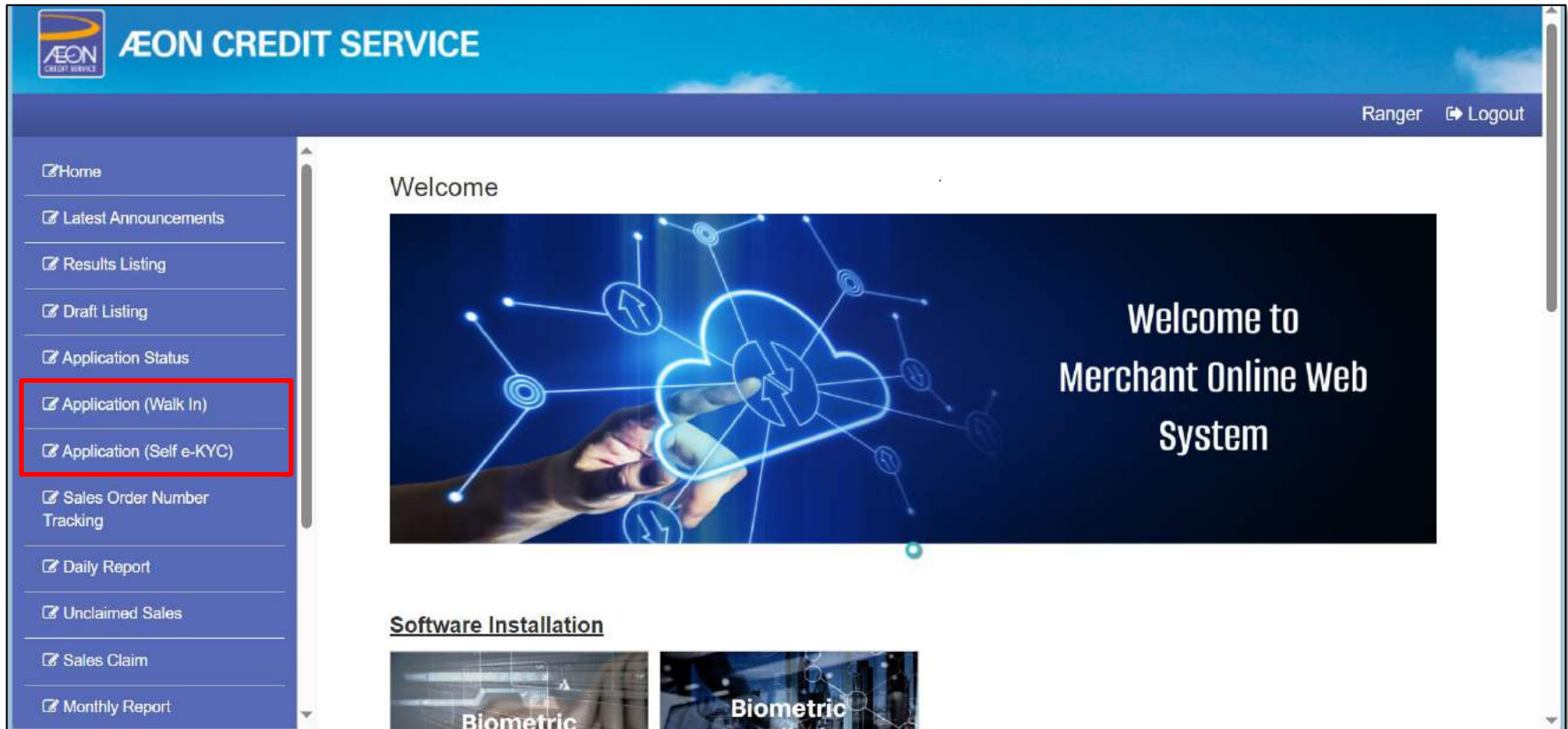
Faster and Smoother Processing

Skip the Customer contact verification and shorten the Turn Around Time (TAT)



Customer Reach Point Accessibility

To ensure customer is contactable anytime anywhere.



AEON CREDIT SERVICE

Ranger Logout

Home

Latest Announcements

Results Listing

Draft Listing

Application Status

Application (Walk In)

Application (Self e-KYC)

Sales Order Number Tracking

Daily Report

Unclaimed Sales

Sales Claim

Monthly Report

Welcome

Welcome to Merchant Online Web System

Software Installation

Biometric

Biometric

- There is two type of e-KYC available, **Walk In & Self e-KYC**.
- **Walk In e-KYC**: Customers perform e-KYC by scanning the QR code at MOS page.
- **Self e-KYC**: Customers perform e-KYC by the link send by Merchants.

E-KYC (FOR WALK IN)



The screenshot displays the AEON CREDIT SERVICE Merchant Online Web System interface. The header includes the AEON CREDIT SERVICE logo and the text "AEON CREDIT SERVICE". The user is identified as "Ranger" and has a "Logout" option. The main content area shows a welcome message: "Welcome SENHENG ELECTRIC S/B KEPONG". Below this is a large banner image with the text "Welcome to Merchant Online Web System". A sidebar menu on the left contains several options, with "Application (Walk In)" highlighted in a red box. Other options include "Results Listing", "Draft Listing", "Application Status", "Application (Self e-KYC)", "Sales Order Number Tracking", "Daily Report", "Unclaimed Sales", "Sales Claim", "Monthly Report", and "Product Materials". Below the banner, there is a section titled "Software Installation" with two small images.

- Click on the “Application (Walk In)” and redirect to the GEP application form

Select product

Please make sure you have the relevant documents before you proceed

Product Category *

Product Type *

Vehicle Type *

NEXT

Personal Details

NRIC No. *

Other Identification? (Optional) Old IC / Passport / MyTentera/ MyPolis No. *

Date of Birth *

Gender *

Race * If Others, please specify: *

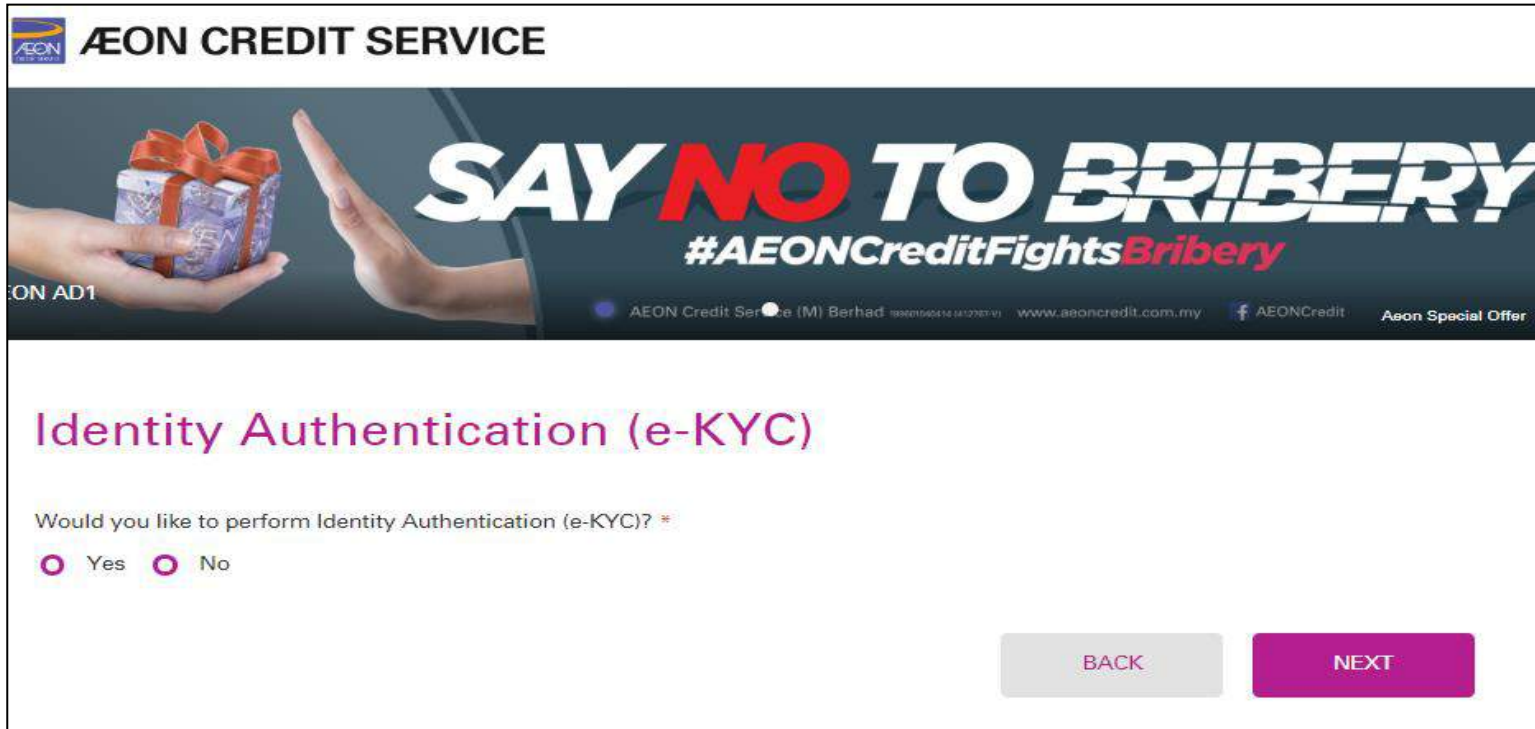
Residency Status *

BUMIPUTERA NON-BUMIPUTERA

Marital Status * How many dependents do you have? *

BACK NEXT

- Fill in the Online Application form before perform the **Electronic-Know Your Customer (E-KYC)**.
- **E-KYC** page will display after **Personal Details Page**.



AEON CREDIT SERVICE

SAY NO TO BRIBERY
#AEONCreditFightsBribery

ON AD1

AEON Credit Service (M) Berhad 199001040414 (11/27/15) www.aeoncredit.com.my AEONCredit Aeon Special Offer

Identity Authentication (e-KYC)

Would you like to perform Identity Authentication (e-KYC)? *

Yes No

BACK NEXT

➤ **Identity Authentication (e-KYC)** page will display after Payment Details page:

- Select **Yes** to **PROCEED** perform e-KYC
- Select **No** to **SKIP** perform e-KYC



⚠ **Internet Explorer browser is not applicable for the Online Application and E-KYC**



Confirm Personal Details

Please confirm the details below before you proceed. Also make sure customer is ready with smartphone QR Code Scanner to perform the eKYC.

Name
[Customer Name]

NRIC:
[Customer ID No.]

Phone Number:
[Customer Phone No.]



BACK SAVE & NEXT

- Please confirm the customer details before proceed to Next.
- Get ready the following to perform in e-KYC:
 - With **Smartphone Camera or Smartphone** with installed **QR Code Scanner**
 - **Original Customer's Identity Card (NRIC)**

Scan QR code

Please scan the QR Code to perform eKYC on your mobile device.



Time left to finish E-KYC

Minutes

Seconds

09:58

NEXT

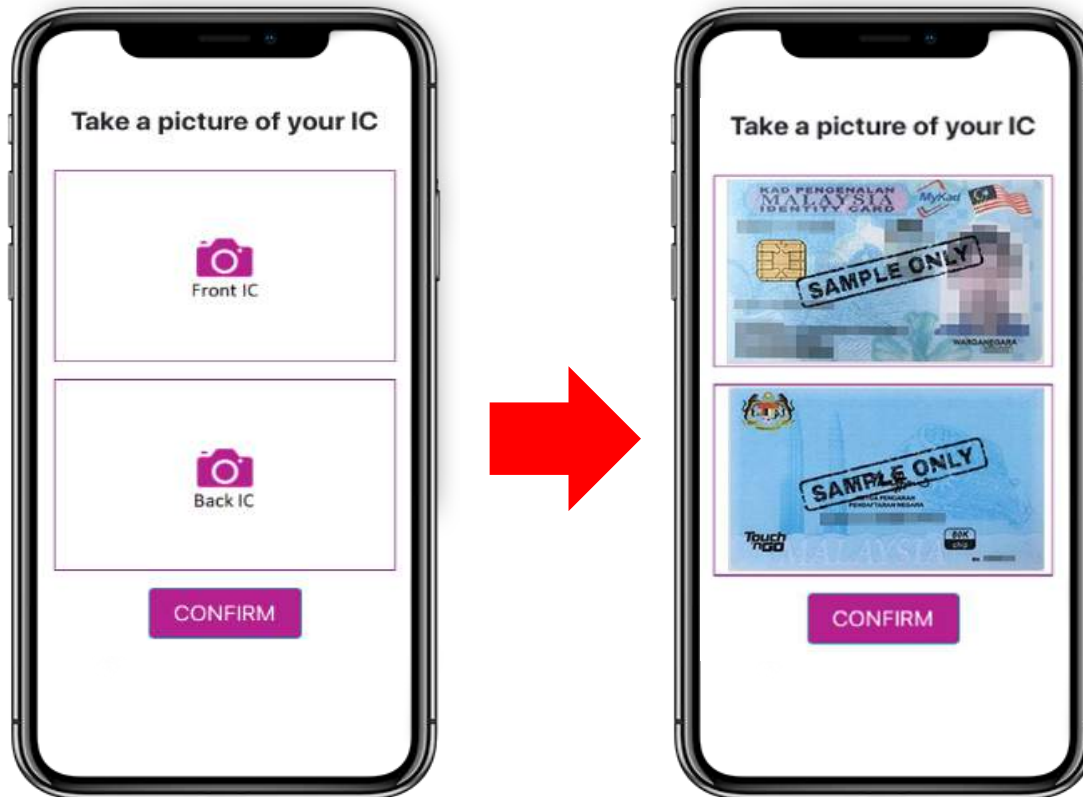
- Scan the QR code with **Smartphone Cameran** or with installed **QR Code Scanner**)
- You have **10 minutes** to complete the whole process.

Smartphone view:



- To understand the **Do's** and **Don't** during take photo of IC.
- Please ready with the **Customer's NRIC** to proceed to the next step.

Smartphone view:



➤ Take Customer's **IC photo (front and back)**



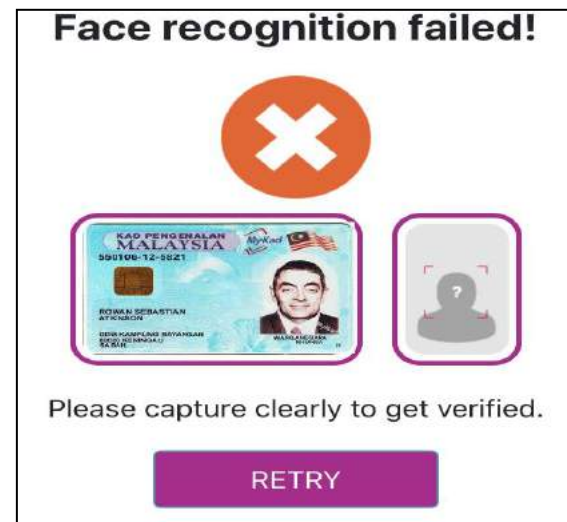
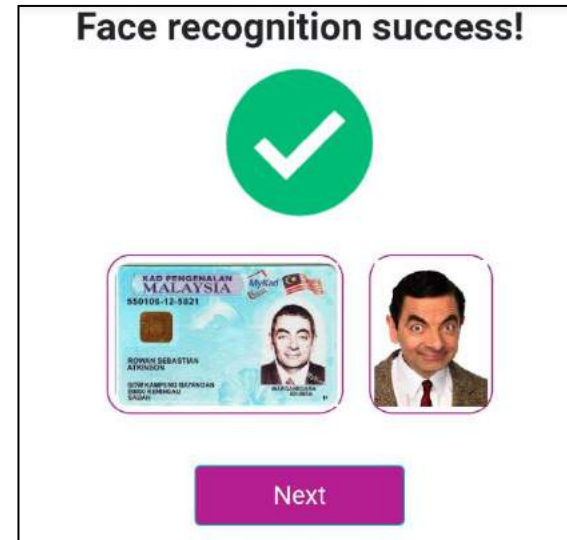
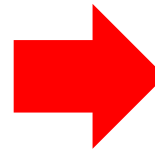
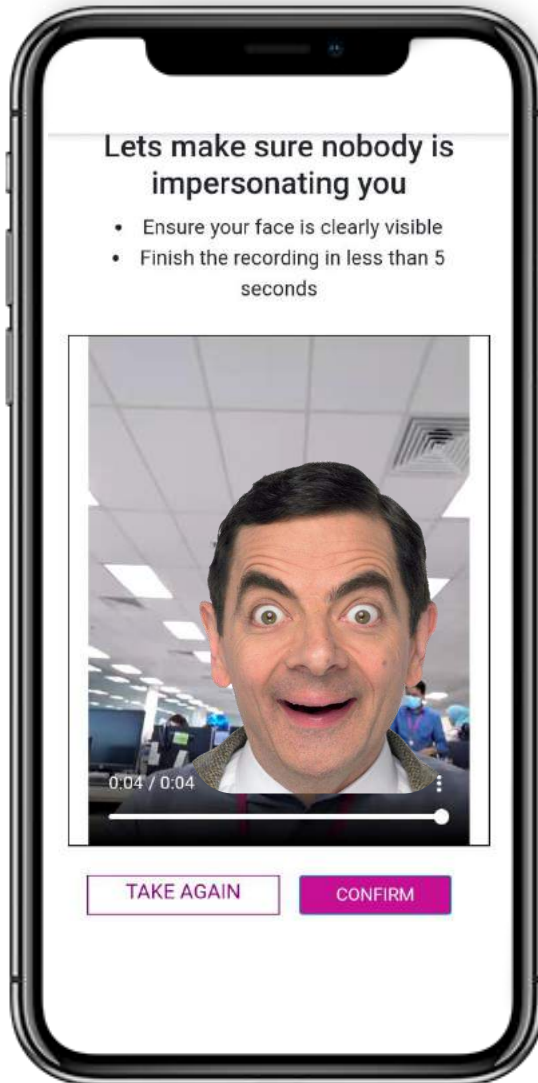
- ⚡ *Avoid flash or glare during taking photo*
- ⚡ *Make sure IC photo is taking within the frame*




Smartphone view:



- Record a short selfie video
- During recording, please position your face within the frame
- Finish the recording in between **3 - 5 seconds**

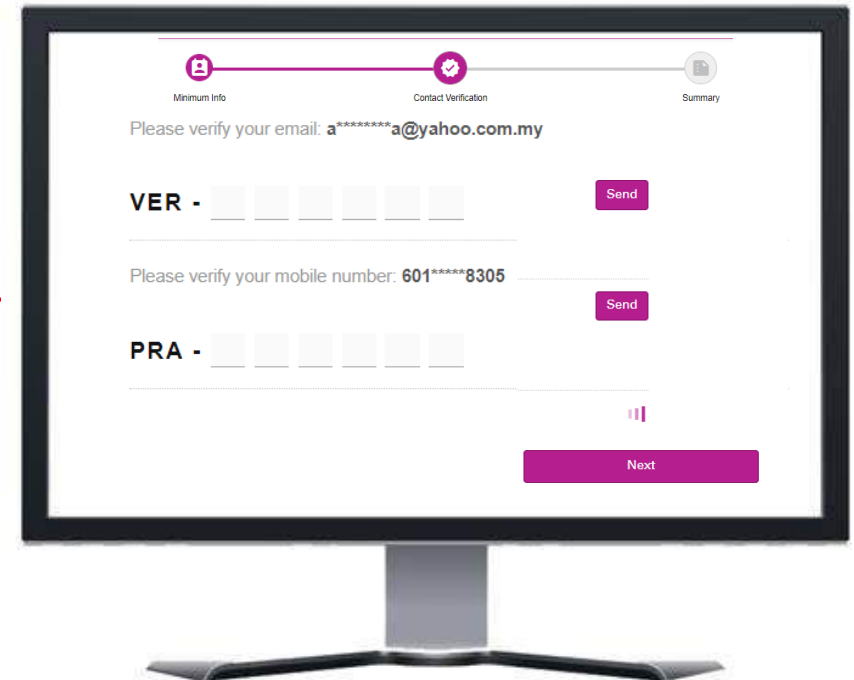
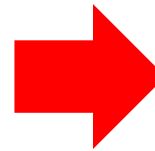
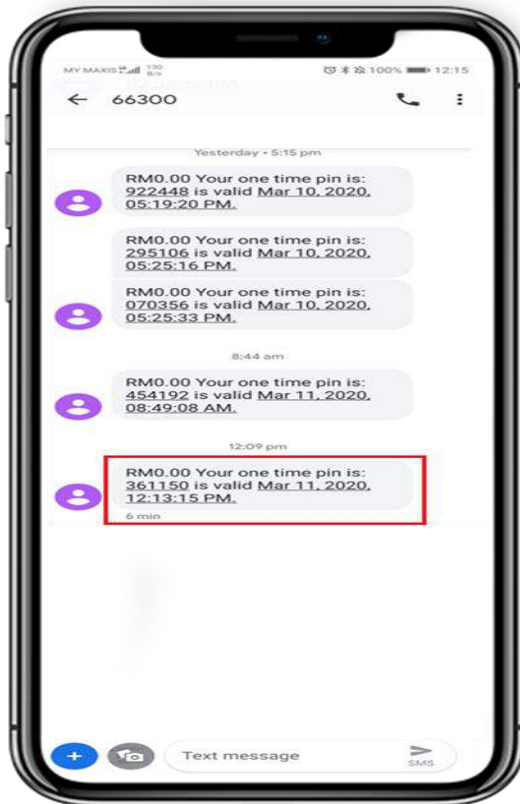
Smartphone view:



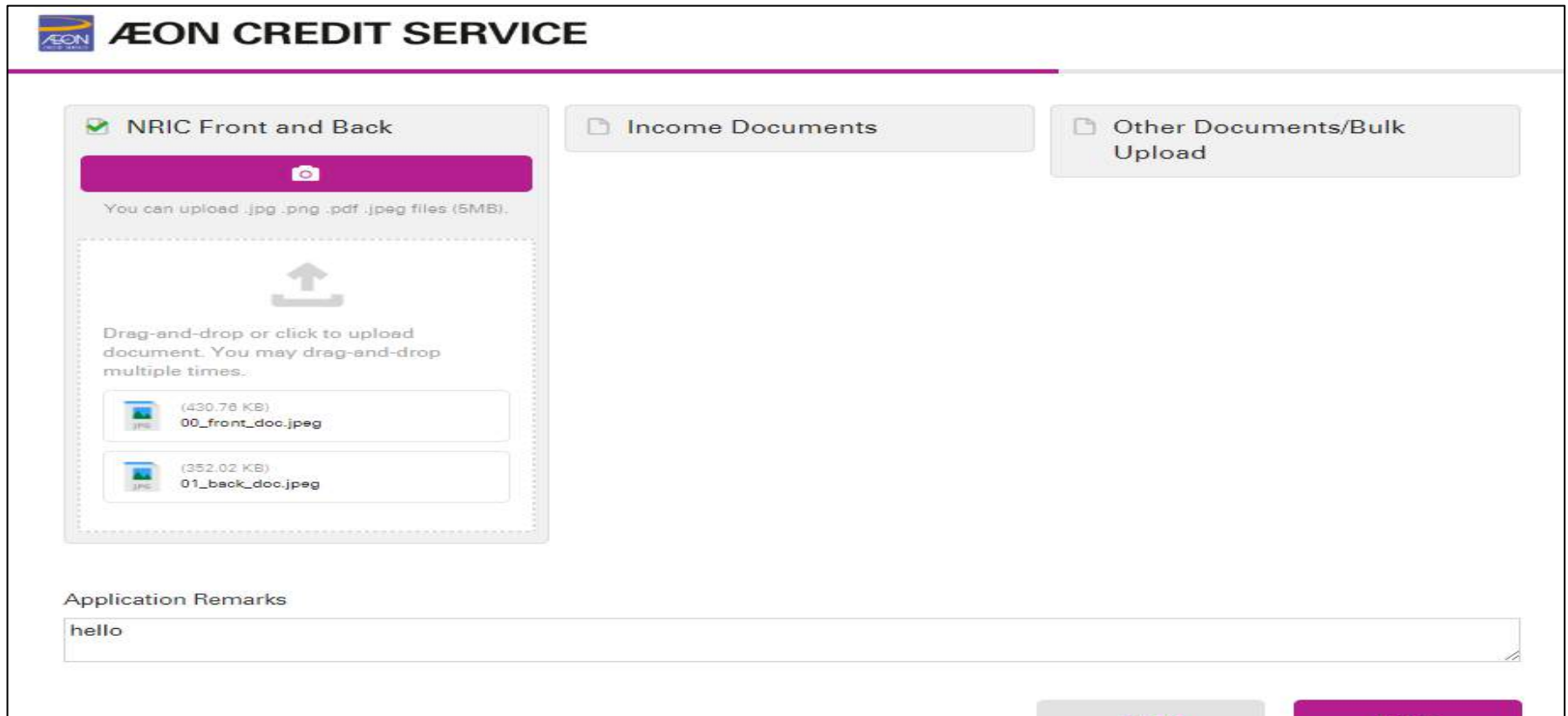
- Click  to re-take the selfie video.
- After recorded the video, click  to proceed.
- After click , it will result **success** or **failed**.



- ✚ ***Facial Recognition Failed – 2 attempts to retry.***
- ✚ ***If 3 times failed, it will direct to document upload page as usual***




- User can proceed to OTP Verification if Facial Recognition is performed successfully.
- User will receive **One Time Password (OTP) Verification** from SMS & Email.
- User have 3 attempts to input the correct TAC code




AEON CREDIT SERVICE


NRIC Front and Back




You can upload .jpg .png .pdf .jpeg files (5MB).



Drag-and-drop or click to upload document. You may drag-and-drop multiple times.

 (430.76 KB)
00_front_doc.jpeg


 (352.02 KB)
01_back_doc.jpeg

Income Documents

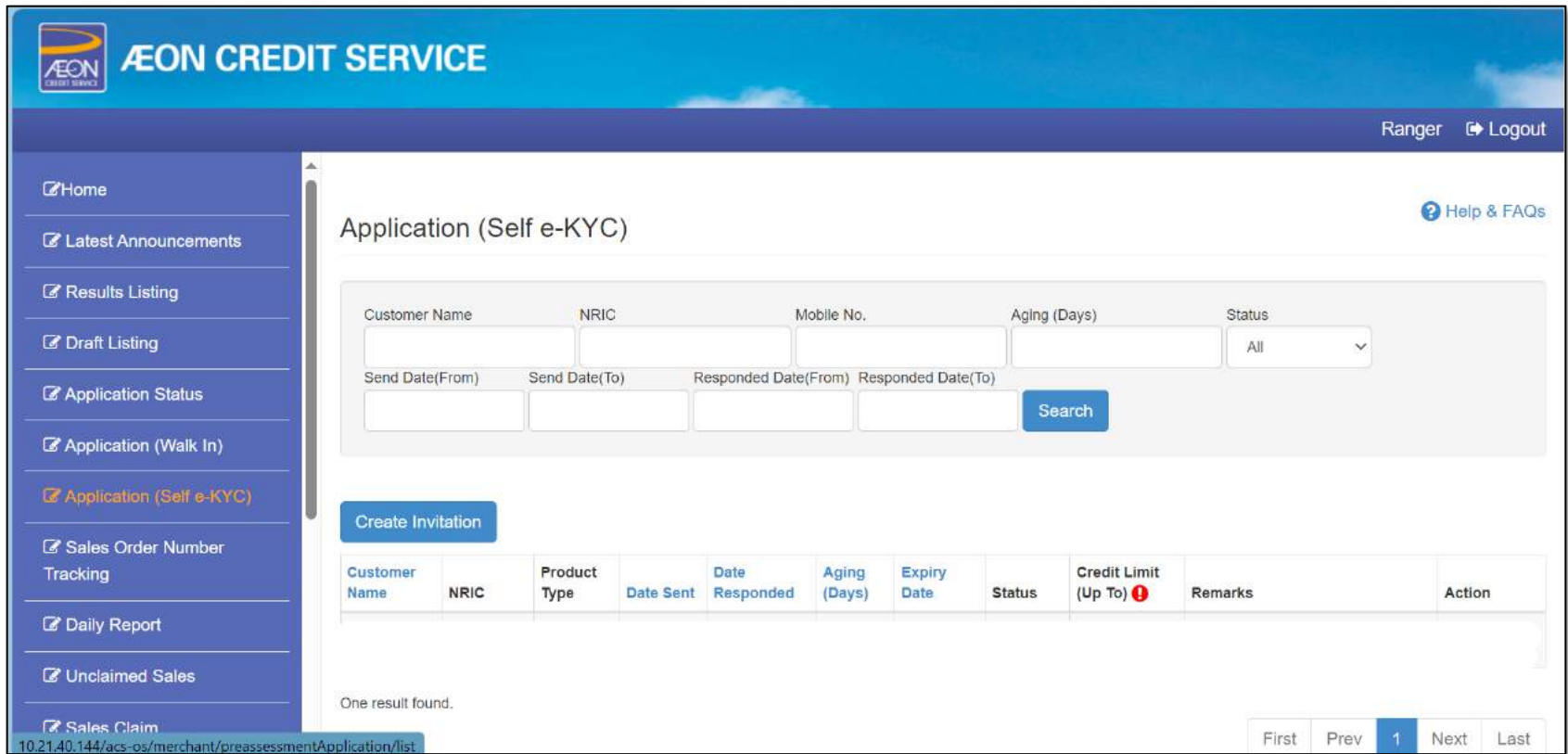
Other Documents/Bulk Upload

Application Remarks

hello

- If **Facial Recognition succeeded**, the NRIC copy will auto populated in the documents upload page.
- If **Facial Recognition failed**, IC copy will NOT auto populated and user need to upload the NRIC copy manually as usual.
- After completed the documents upload, click  and proceed as usual

SELF E-KYC (CUSTOMER)



AEON CREDIT SERVICE

Ranger Logout

Home

Latest Announcements

Results Listing

Draft Listing

Application Status

Application (Walk In)

Application (Self e-KYC)

Sales Order Number Tracking

Daily Report

Unclaimed Sales

Sales Claim

10.21.40.144/acs-os/merchant/preassessmentApplication/list

Application (Self e-KYC) [Help & FAQs](#)

Customer Name NRIC Mobile No. Aging (Days) Status

Send Date(From) Send Date(To) Responded Date(From) Responded Date(To)

Search

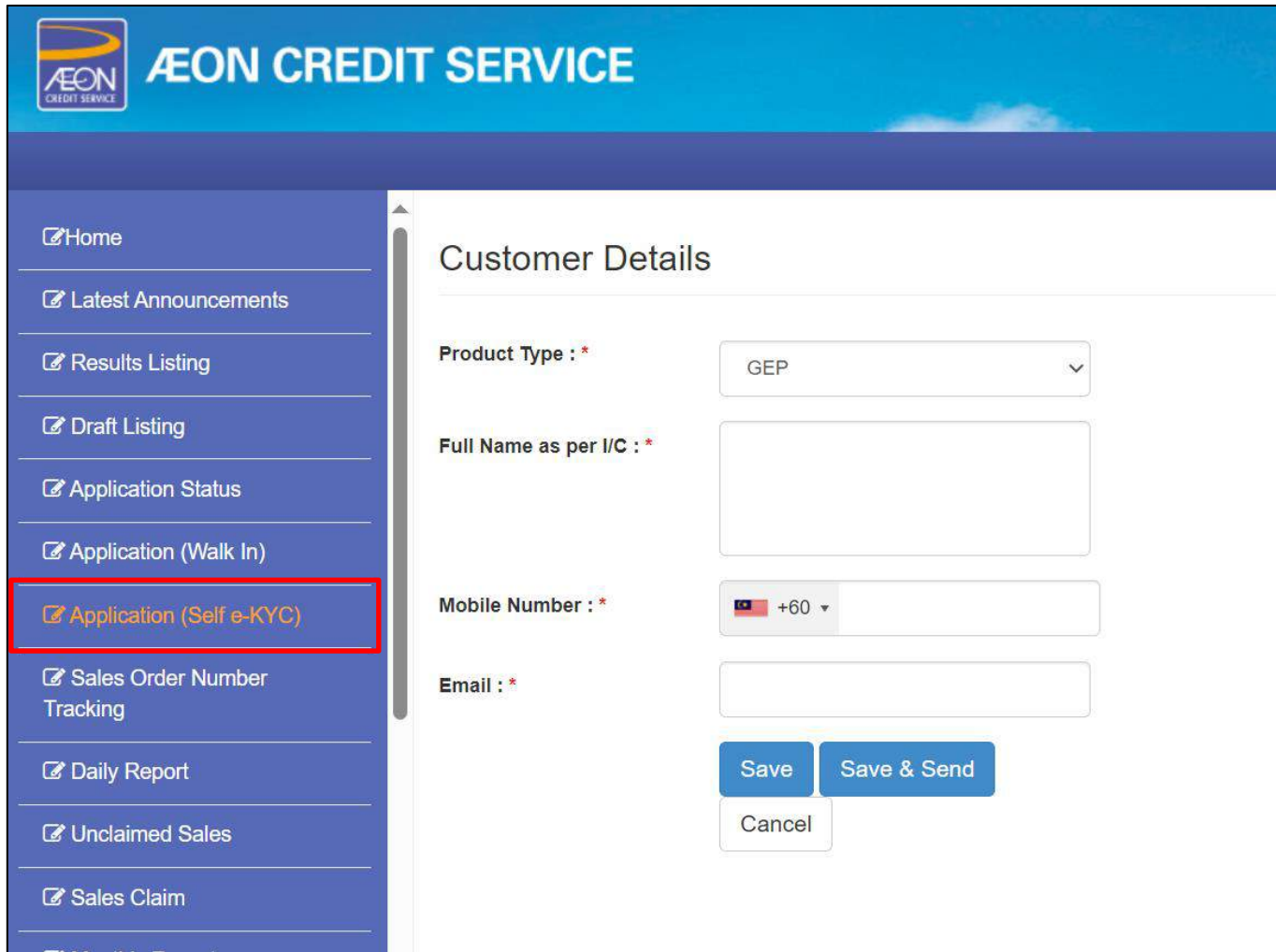
Create Invitation

| Customer Name | NRIC | Product Type | Date Sent | Date Responded | Aging (Days) | Expiry Date | Status | Credit Limit (Up To) | Remarks | Action |
|---------------|------|--------------|-----------|----------------|--------------|-------------|--------|----------------------|---------|--------|
| | | | | | | | | | | |

One result found.

First Prev 1 Next Last

- Click on the **“Application (Self e-KYC)”**.
- Click **“Create Invitation”** for **send self e-KYC link to customers**.



AEON CREDIT SERVICE

Home
Latest Announcements
Results Listing
Draft Listing
Application Status
Application (Walk In)
Application (Self e-KYC)
Sales Order Number Tracking
Daily Report
Unclaimed Sales
Sales Claim

Customer Details

Product Type : *


Full Name as per I/C : *


Mobile Number : *

Email : *


- Fill in the **customer information** & click **Save & Send the e-KYC link** to customer via **Email & SMS**.

Lengkapkan Permohonan AEON Credit Product Financing Anda / Complete Your AEON Credit Product Financing Application

 no_reply@aeoncredit.com.my
To



Tue 23/1/2024 2:39 PM

 If there are problems with how this message is displayed, click here to view it in a web browser.

Encik/Cik

Anda dijemput oleh SENHENG ELECTRIC S/B untuk meneruskan permohonan AEON Credit Product Financing. Sila tekan pautan di bawah dan ikuti langkah-langkah yang tertera untuk meneruskan permohonan anda.

<https://bse-wpcms-s01.aeonad.com.my/UAT/R/#/?WelBWovTtk>

Panduan untuk melengkapkan "Self e-KYC" anda:-

1. Tekan pautan di atas.
2. Sahkan nombor telefon anda. Tekan "Hantar/Send" dan masukkan 6-digit OTP yang diterima melalui SMS.
3. Isikan maklumat peribadi anda mengikut kad pengenalan. Sila pastikan maklumat anda adalah tepat. Kemudian, klik "Next/Teruskan".
4. Tangkap gambar kad pengenalan anda (depan & belakang) dengan jelas.
 - Pastikan tiada silau, bayang-bayang, atau pantulan, dan gambar tidak dipotong.
 - Pastikan anda mempunyai pencahayaan yang cukup.
5. Rekod video selfie berdurasi 3 hingga 4 saat.
6. Sahkan alamat emel anda. Tekan "Hantar/Send" dan masukkan 6-digit OTP yang dihantar ke alamat emel anda.
7. Setelah selesai, sila hubungi penjual anda untuk langkah selanjutnya.

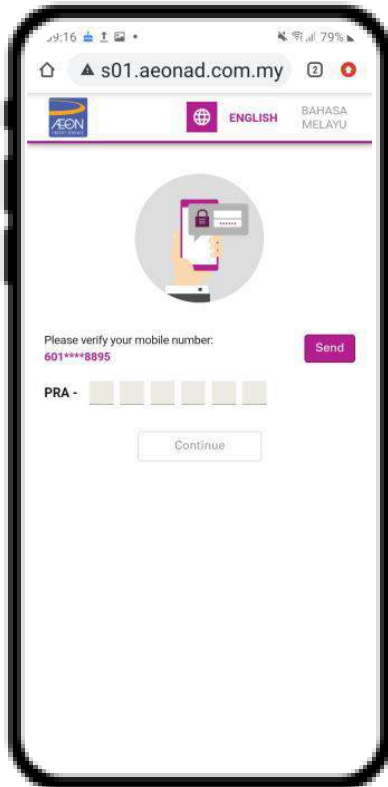
Pengenalan kepada e-KYC

Kenali Pelanggan Anda Menerusi Platform Digital ("e-KYC") adalah kaedah yang digunakan oleh institusi kewangan dan syarikat lain untuk mengetahui dan mengesahkan identiti pelanggan secara digital. Proses e-KYC boleh dilakukan melalui pengesahan biometrik atau pengecaman wajah.

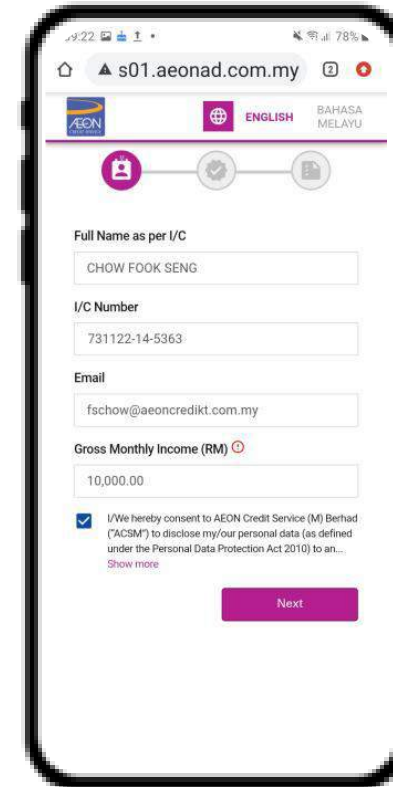
Untuk mengetahui dengan lebih lanjut mengenai e-KYC, sila layari laman web AEON Credit di www.aeoncredit.com.my.

Sekiranya anda tidak membuat permohonan ini, sila hubungi Khidmat Pelanggan kami di talian 03-2719 9999.

- Sample of Email for self e-KYC.
- Have both Malay and English version in 1 email.
- Customer **click the link** and **redirect to the self e-KYC portal**.



- Customer can click resend button if do not receive the OTP.
- Customer has to visit or contact merchant if enter incorrect OTP for 3 times.



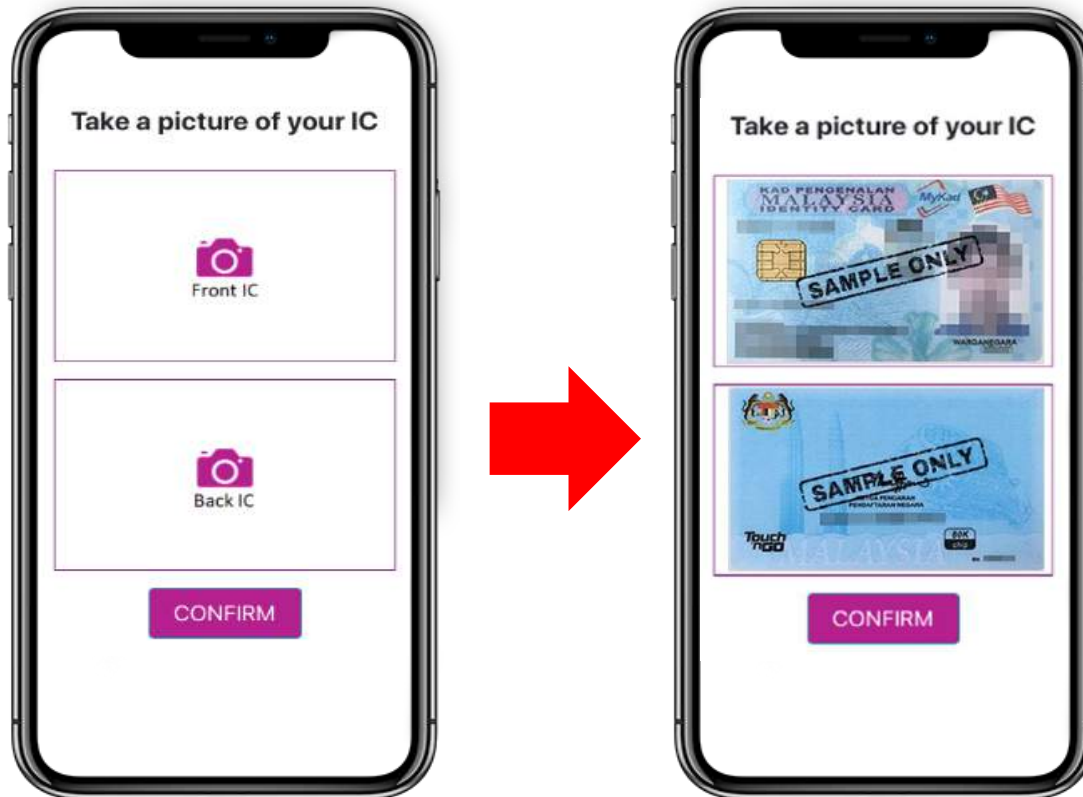
- Customer to fill in require details and ensure the pre-filled details is correct.
- Click next to proceed for e-KYC.

Smartphone view:



- To understand the **Do's** and **Don't** during take photo of IC.
- Please ready with the **Customer's NRIC** to proceed to the next step.

Smartphone view:

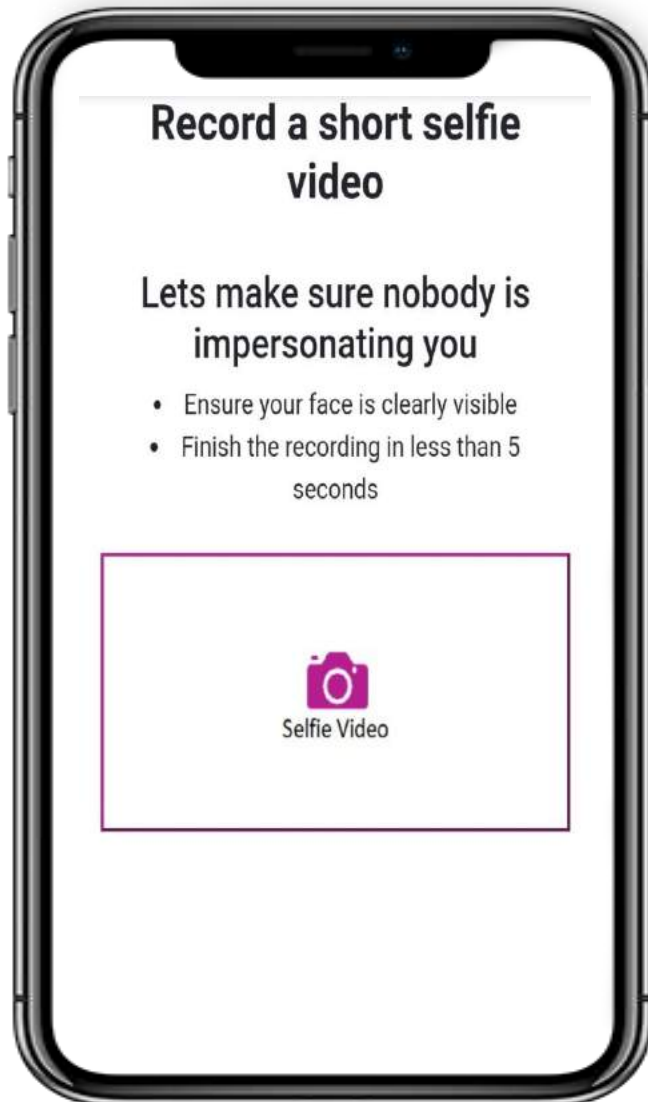


➤ Take Customer's **IC photo (front and back)**



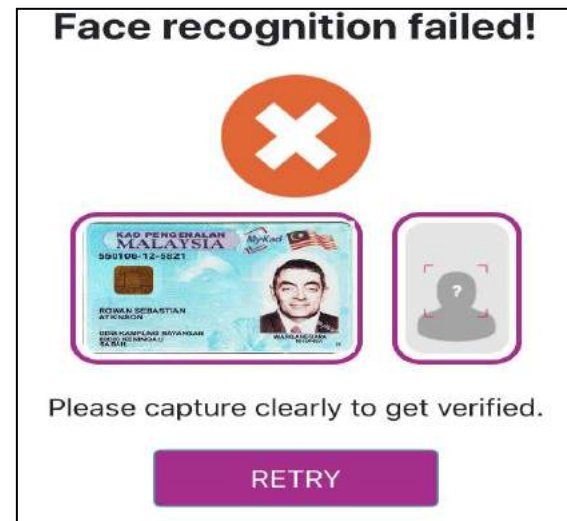
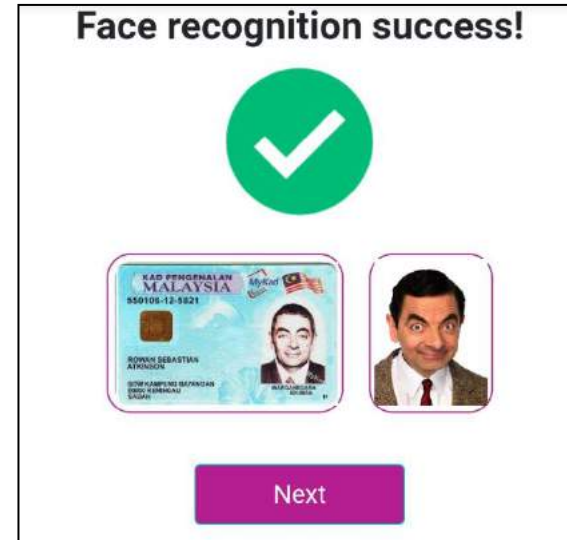
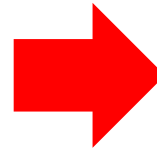
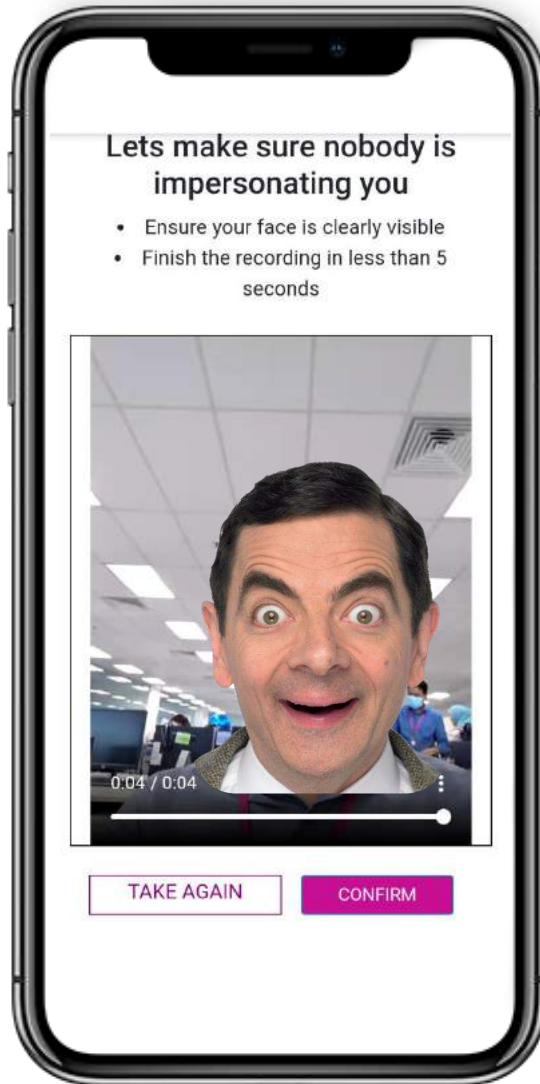
- ⚡ *Avoid flash or glare during taking photo*
- ⚡ *Make sure IC photo is taking within the frame*

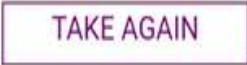


Smartphone view:



- Record a short selfie video
- During recording, please position your face within the frame
- Finish the recording in between **3 - 5 seconds**

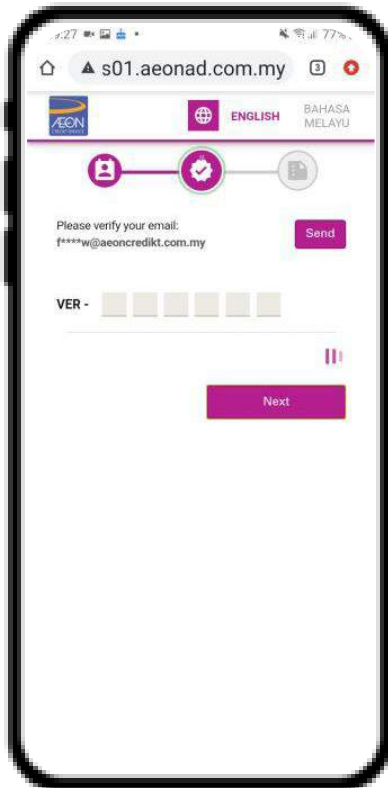
Smartphone view:



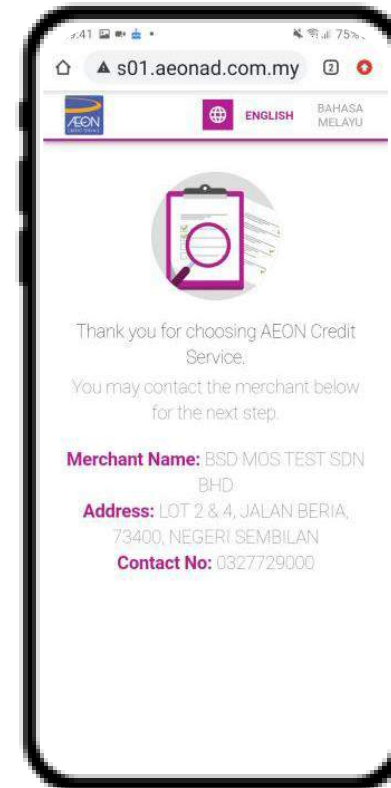
- Click  to re-take the selfie video.
- After recorded the video, click  to proceed.
- After click , it will result **success** or **failed**.



- ✚ ***Facial Recognition Failed – 2 attempts to retry.***
- ✚ ***If 3 times failed, it will direct to document upload page as usual***



- Click [Send] to send the verification code to your email address.
- Input the 6-digit SMS code received.
- Click [Continue] upon verification success.



- Submission is successful.
- Customer contact merchant for the next step.

1. Cash Deposit Machine (CDM)

- AEON Credit, Maybank, CIMB & PBB



2. Over the Counter (OTR)

- MBB, Alliance Bank, PBB, BSN, Pos Office



3. Automated Teller Machine (ATM)

- Transfer from saving / current account
- CIMB, PBB & Ambank



4. Internet Transfer

- CIMB, Pos Office Online, Ambank, MBB & PBB



5. Interbank GIRO (IBG)

- Local & Foreign Commercial Bank

6. Post Dated Cheque (P.D.C.)

- To provide 12 P.D.C. if customer selected the repayment mode by P.D.C.



Note: merchant have to observe this requirement and Aeon Credit CAD to communicate to customer of the requirement during credit verification process.

Note: Customer can log on to www.myaeoncredit.com.my and register to get their account details.

Amendment after approval **IF** conditions below are fulfilled:

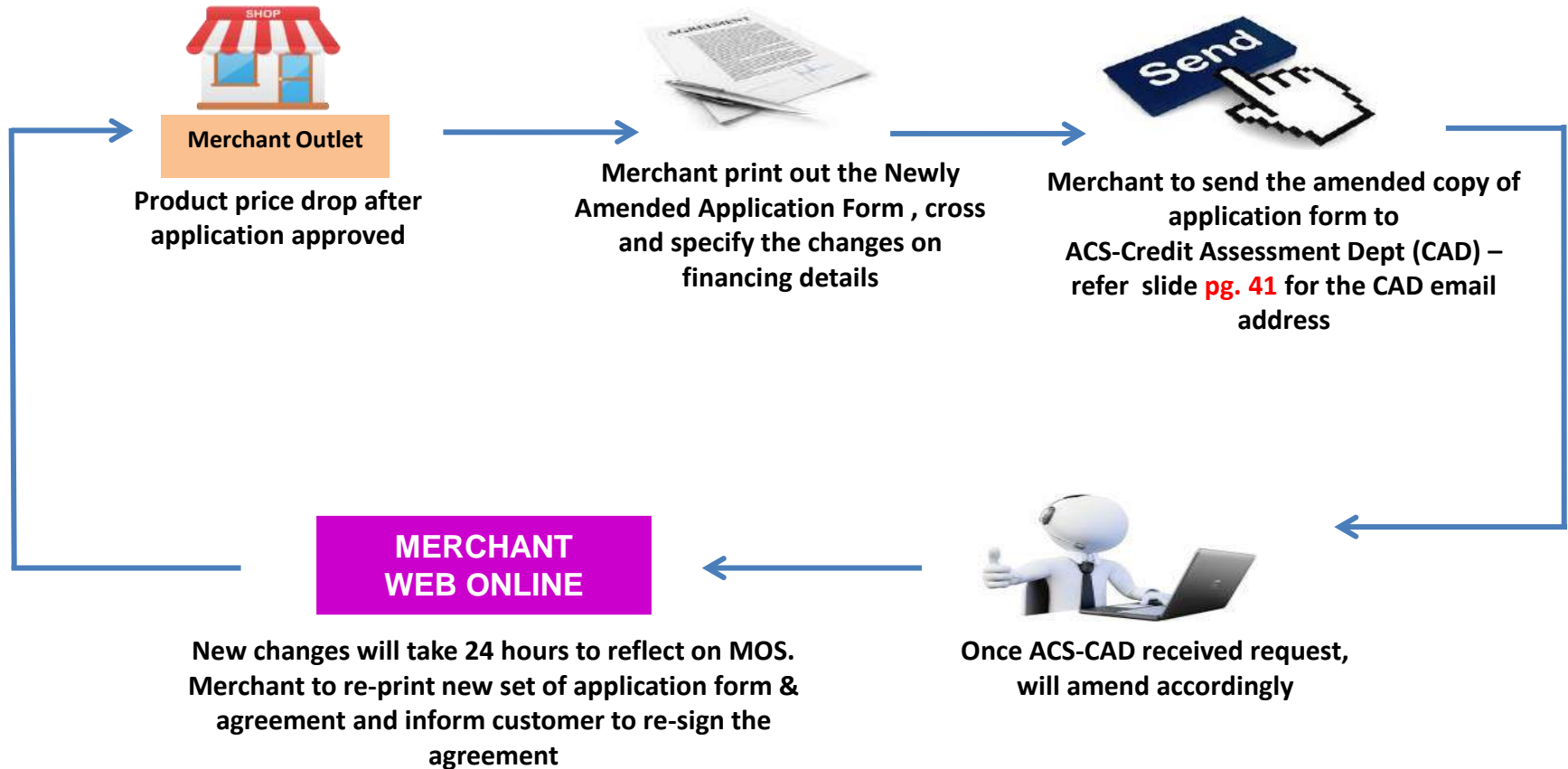
- Changes in Finance Amount, Interest Rate and Finance Tenure **DOES NOT INCREASE** the monthly instalment amount **OR**
- Changes of Product of different nature (**NOT APPLICABLE** to changes which involved Smartphone products). Refer below for the more details:

| Financing Product | Change to | Allow? (YES/NO) | Remark |
|-------------------------|-------------------------|--------------------|----------------------------------|
| Washing Machine | Fridge | YES | Amendment After Approval Process |
| Washing Machine Brand A | Washing Machine Brand B | YES | |
| Washing Machine | Smartphone | NO | Resubmit |

- Adding on new financing products, amendment after approval is allowed subject to the above conditions are met. Refer below for the more details:

| Approved Financing Product | Add on New Financing Product | Scenario |
|----------------------------|------------------------------|--|
| Washing Machine | Fridge | IF Monthly Instalment Increase → Resubmit IF Monthly Instalment remain unchanged/ lower → Amendment After Approval |

Example: Reduced financing amount



Sample of Amendment After Approval



| Purchase and Payment Details (Compulsory to fill in) / Butir-butir Pembelian dan Pembayaran (Wajib diisi) | | | |
|--|--------------------------|--|-------------------------------------|
| Brand / Jenama | Description / Huraian | Model No. / No. Model | Cash Price / Harga Tunai |
| 1. APPLE | TELECOMMUNICATION | IPHONE 14 PRO MAX 128GB | RM 6,300 6,319.00 |
| 2. | | | RM |
| 3. | | | RM |
| 1. Easy Payment Price / Harga Ansuran Mudah | RM 9,135 9,162.55 | 1. Total Cash Price / Jumlah Harga Belian | RM 6,300 6,319.00 |
| 2. Initial Payment / Bayaran Pertama | RM 0.00 | 2. Down Payment / Bayaran Pendahuluan | RM 0.00 |
| 3. Balance Sum (1-2) / Baki Bayaran | RM 9,135 9,162.55 | 3. Promotion Voucher / Baucer Promosi | RM 0.00 |
| 4. Monthly Instalment / Ansuran Bulanan | RM 254 255.00 | 4. Finance Amount (1-2-3) / Harga Pinjaman | RM 6,300 6,319.00 |
| Promotion Name (If any) / Nama Promosi (Sekiranya ada) | | 5. Total Finance Charges / Jumlah Caj Kewangan | RM 2,835 2,843.55 |
| NATIONWIDE YES CAMPAIGN 2022 | | | |
| Promotion Code / Kod Promosi | NW2211LD01 | Interest Rate / Kadar Faedah | 1.250 % Month / Bulan |
| | | Instalment Period / Tempoh Ansuran | 36 MM / BB |
| <input checked="" type="checkbox"/> I/ We hereby authorise ÆON Credit to amend the cash price/ interest rate/ finance amount/ instalment period & monthly instalment accordingly should the cash price/ interest rate/ finance amount/ monthly instalment be lower or instalment period change on the date of settlement. Saya/ Kami dengan ini membenarkan ÆON Credit untuk meminda harga belian/ kadar faedah/ harga pinjaman/ tempoh ansuran & ansuran bulanan sekiranya harga belian/ kadar faedah/ harga pinjaman/ ansuran bulanan didapati turun atau terdapat perubahan tempoh ansuran pada tarikh penyelesaian. | | | |

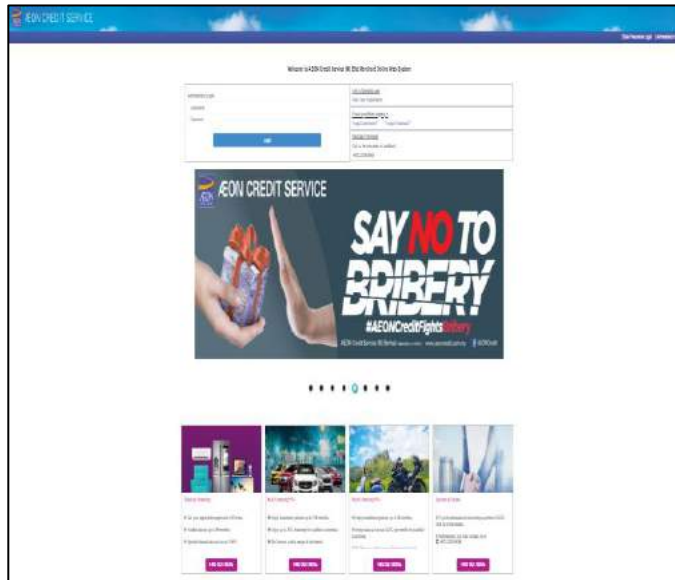
Merchant Initial



- *Send the amended copy of application form to the **ACS-Credit Assessment Dept (CAD)***

| REGIONS | OBJECTIVE FINANCE |
|---------------|------------------------------------|
| Central | cag_croof@aeoncredit.com.my |
| Northern | ectoh@aeoncredit.com.my |
| | razilahrahman@aeoncredit.com.my |
| | norhafizah@aeoncredit.com.my |
| Southern | melvingoh@aeoncredit.com.my |
| | norziati.ayazid@aeoncredit.com.my |
| | imchew@aeoncredit.com.my |
| East Coast | suhaila.abdullah@aeoncredit.com.my |
| | murni.ariffin@aeoncredit.com.my |
| | joy_liza@aeoncredit.com.my |
| | azuan@aeoncredit.com.my |
| East Malaysia | EMRO_CAG_OF@aeoncredit.com.my |

Visit: <https://bizpro.aeoncredit.com.my/acs-os/merchant/login>



PC Requirement

- Merchant Online Web System can be supported by browser below:
 - Microsoft Internet Explorer version 11.0 and above
 - Firefox version 38.0.1 and above
 - Google Chrome version 56.0 and above

For more details of the MOS, please download
**MOS Merchant Online Web System
e-Application Form Briefing Manual**

Functions of Merchant Web Portal

Get Latest Announcement

Application Submission

Keep Application Draft

Check Application Status

Auto Populated “Notices” & “Agreement”

Downloadable “Result Listing” and “Settlement Listing”

Sales Claim Monitoring

Daily & Monthly Report

Smartphone Product Financing Guide (List)

Downloadable Product Manual & Marketing Visual

Merchant Feedback & Request

Profile Maintenance

APPENDIX

Documents Checklist



Application

| To provide by | Print by | Document | Employee | Self-Employed | Joint-Income (Spouse only) |
|---|----------|--|----------|---------------|----------------------------|
| MOS | Merchant | 1. Product Disclosure Sheet | | | |
| Merchant | | 2. Submit e-application form | ✓ | ✓ | ✓ |
| | | 3. Latest 1 month Pay Slip (within 3 months from date of application) | ✓ | - | ✓ |
| | | <div style="border: 1px solid black; border-radius: 10px; padding: 5px;"> <p>Example: <u>Current Month - November</u> Application date: 1st to 15th Acceptable Pay Slip: September / October</p> <p>Application date: 16th to 31st Acceptable Pay Slip: October only</p> <p>OR</p> Latest EPF Statement (at least latest 3 months deduction from date of application) </div> | | | |
| | | 4. Business Registration Form | - | ✓ | - |
| 5. Business Account Bank Statement (Latest 3 consecutive months) “OR” Latest Form B & Tax Payment Receipt | - | ✓ | - | | |
| MOS | | 6. Notice 1 (upon Application) - (Walk in) Required Customer Signature / (Online) Customer Email Reply | ✓ | ✓ | ✓ |

Upon Approval

| To provide by | Print by | Document | Customer Signature |
|---------------|----------|--|---------------------|
| MOS | Merchant | 1. Application Form | Required |
| | | 2. Notice 1 (Upon approval) | |
| | | 3. Notice 2: Consent Letter of Credit Facility | |
| | | 5. OFB Agreement | |
| | | 4. Auto Debit Form | |
| Customer | | 6. Bank Proof | Not Required |

Sales Claim

Refer to Sales Claim Process (slide 19-21)

- Available in **Merchant Web & ACS Website** (available in English & BM version)
- Merchant is responsible to provide PDS to customer before entering OFB agreement

AEON CREDIT SERVICE

CREDIT SALES SCHEME
PRODUCT DISCLOSURE SHEET

PRODUCT DISCLOSURE SHEET **EASY PAYMENT**

Please read this Product Disclosure Sheet before you decide to take up the EASY PAYMENT.

Be sure to also read the general terms and conditions attached herewith. Please seek clarification from AEON Credit Service (M) Berhad if you do not understand any part of this document or the general terms and conditions.

1. What is this product about?

Easy Payment is a financing scheme designed for consumers to purchase consumer durable products at our nationwide merchants and pay via flexible monthly instalments.

2. What is the monthly interest rate?

- Margin of Financing : Up to 100%
- Financing Tenure : Up to 48 months*
- Interest Rate : Up to 15% p.a

3. What are my obligations?

As Borrower, you have the obligation to pay the instalments on time, inform AEON Credit Service (M) Berhad of any changes in your address and to continue to ensure that the products financed is adequately insured.

4. What are the fees and charges I have to pay?

| Standard Fees | RM |
|---|----------|
| • Processing fee - RM30,000 and below - RM30,001 and above | 47 94 |
| • Ad-Valorem Stamp Duty at the rate of 0.5% of finance amount | Variable |

5. What if I fail to fulfill my obligations?

Should you fail to service your payment obligation in a timely manner, the following consequences will apply.

- Late Payment Charges
 - For default payment during facility tenure = 5% p.a. on the overdue instalment amount.

Note:

- Late payment charges shall not be compounded and more than outstanding principal.
- Late payment charges method and rate are subject to changes as may be prescribed by the Authority.
- Late payment charges is computed on a daily basis from the payment due/maturity date/judgement date.

6. What if I fully settle the financing earlier than the date originally agree upon?

If you settle the balance outstanding earlier, you are entitled to a rebate on the Credit Sales Agreement charges. The rebate shall be calculated in accordance with the following formula:-

| | |
|---|--|
| $\text{Rebate} = \frac{RP \times (RP+1)}{OP \times (OP+1)}$ | <p>RP = Remaining period (no. of months), from point of early settlement until original full settlement date.</p> <p>OP = Original period (no. of months) set out in Credit Sales Agreement.</p> |
|---|--|

* Subject to Management approval MBD-OF-F10 Rev 6
English Version - October 2020

PRODUCT DISCLOSURE SHEET

EASY PAYMENT

Please read this Product Disclosure Sheet before you decide to take up the EASY PAYMENT.

Be sure to also read the general terms and conditions attached herewith. Please seek clarification from AEON Credit Service (M) Berhad if you do not understand any part of this document or the general terms and conditions.

7. What do I need to do if there are changes to my contact detail?

It is your responsibility and important for you to inform us any changes in your contact information to ensure that all correspondences reach you in a timely manner.

8. Where can I get assistant and redress?

| PAYMENT CHANNEL | Mybank | CMB Bank | CMB Islamic Bank | Public Bank | Alliance Bank | Ambank | BSN | FPB Bank | Standard Chartered Bank | Bank Islam |
|-------------------------|---|------------|------------------|-------------|---------------|------------|------------|------------|-------------------------|------------|
| Auto Debit | Successful | RM0.20** | RM 1.00 * | RM 1.00 * | RM 0.50 ** | RM 0.60 ** | RM 1.00 ** | RM 1.00 ** | RM 1.00 ** | RM 0.50 ** |
| | Unsuccessful | | | | | | | | RM 1.00 * | |
| Counter | | | | | | | RM 1.00 ** | | | |
| Cash Deposit Machine | RM1.00** | RM 1.00 ** | RM 1.00 ** | RM 1.00 ** | RM 0.50 ** | | | | | |
| Cheque Deposit Terminal | | | | | RM 1.00 ** | RM 0.50 ** | | | | |
| ATM Transfer | | RM 1.00 * | RM 1.00 * | RM 1.00 * | RM 0.50 ** | RM 0.50 ** | RM 1.00 ** | | | |
| Internet Banking | RM0.10** | RM 0.60 * | RM 0.60 * | RM 1.00 * | | RM 0.50 ** | RM 1.00 ** | | | |
| Interbank GIRO (IBG) | RM0.10 via Internet, RM0.50 - RM 2.00 via Counter*. For full listing of all IBG participating banks, please refer www.myclar.org.my | | | | | | | | | |
| Instant Transfer | RM 0.50*. For full listing of all IBG participating banks, please refer www.myclar.org.my | | | | | | | | | |

Note: The charges listed above are excluded of Sales & Service Tax or taxes of similar nature and/or any other taxes that may be introduced by the government of Malaysia from time to time, including the Goods and Services Tax (GST).
* Payment Charges will be deducted from customer's Current Account or Savings Account.
** Payment Charges need to be added in the payment amount.
(Example: If the total payment is RM100 and customer choose payment channel via Maybank2u, payment charges amounting RM0.10 need to be added in which the amount payable is RM100.10)

- If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives.
 - AEON Credit Service (M) Berhad, Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.
Tel: 03- 2719 9999
- Alternatively you may seek the services of Credit Counseling and Debt Management Agency (AKPK), an agency established by Bank Negara to provide free service on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:-
 - Menara Bumiputra-commerce, Tingkat 5 dan 8, Jln Raja Laut, 50350 Kuala Lumpur.
Tel: 03-2616 7766 Email: enquiry@akpk.org.my
- If you wish to complain on the product or services provided by us, you may contact us at:-
 - AEON Credit Service (M) Berhad, Customer Care, Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.
Tel: 03- 2719 9999, Email: customer.service@aeoncredit.com.my
- If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:-
 - Block D, Bank Negara Malaysia, Jalan Dato'Onn, 50480 Kuala Lumpur.
Tel: 1 300 88 5485, Fax: 03- 2174 1515, Email: bnmtelink@bnm.gov.my

9. Where can I get further information?

Should you require further information on taking a Easy Payment, please refer to our website at www.aeoncredit.com.my. If you have any further queries, please contact us at:-

AEON Credit Service (M) Berhad
Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi,
59200 Kuala Lumpur.
Tel: 03-2719 9999

No need sign
customer can keep



SAMPLE

AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V))
 No. 03-2761 0700 | Website: www.aeoncredit.com.my

Financial Obligation Upon APPLICATION

SECOND SCHEDULE
 [Regulation 4]

WRITTEN STATEMENT
 PART 1

[Subsection 24N(1)]

SUMMARY OF FINANCIAL OBLIGATIONS OF PROSPECTIVE PURCHASER UNDER THE PROPOSED CREDIT SALE AGREEMENT / RINGKASAN OBLIGASI KEWANGAN BAGI BAKAL PEMBELI DI BAWAH PERJANJIAN JUALAN KREDIT YANG DICADANGKAN

This document contains a short description of the goods specified in the proposed credit sale agreement (hereinafter referred to as "Agreement") and a summary of your financial obligations of the prospective purchaser under the Agreement. Dokumen ini mengandungi suatu perihalan ringkas barang yang dinyatakan dalam perjanjian jualan kredit yang dicadangkan (selepas ini disebut sebagai "Perjanjian") dan suatu ringkasan obligasi kewangan bakal pembeli di bawah Perjanjian.

PARTICULARS OF GOODS / BUTIRAN BARANG
 Short description of Goods / Perihalan ringkas Barang :

Refer to Appendix 1 (if more than 3 items) / Rujuk Lampiran 1 (jika melebihi 3 barangan)
 Short description of Extended Warranty / Penerangan ringkas Jaminan Lanjutan :

Vehicle Registration Number / Nombor Pendaftaran Kenderaan :
 New or Second-Hand / Baru atau Terpakai : **NEW/BARU**
 Address where Goods will be kept / Alamat di mana Barangan akan disimpan :

PARTICULARS RELATING TO FINANCIAL OBLIGATIONS / BUTIRAN BERKAITAN DENGAN OBLIGASI KEWANGAN

| | | |
|--|----|------|
| Cash Price of Goods (Inclusive of any tax imposed by the Government) / Harga Tunal Barang (termasuk apa-apa cukai yang dikenakan oleh Kerajaan) | RM | |
| Amount to be paid before entering into the Agreement (hereinafter referred to as "Deposit") / Jumlah yang perlu dibayar sebelum memasuki Perjanjian (selepas ini dirujuk sebagai "Deposit") | RM | |
| Cash Price of Goods Less Deposit / Harga Tunal Barang Tolak Deposit | RM | |
| Freight Charges (if any) / Caj Tambang Muatan (jika ada) | RM | 0.00 |
| Vehicle Registration Fee (if any) / Fi Pendaftaran Kenderaan (jika ada) | RM | 0.00 |
| Takaful/Insurance Coverage / Perlindungan Takaful/Insurans | | |
| (a) For Vehicles, Takaful/Insurance in respect of the first year only / Untuk Kenderaan, Takaful/Insurans bagi tahun pertama sahaja | RM | 0.00 |
| Interest or Profit Charges / Caj Faedah atau Keuntungan | | |
| I Interest Rate or Profit Rate Per Annum / Kadar Faedah atau Kadar Keuntungan Tahunan | % | |
| II Total Amount of Interest or Profit Charges / Jumlah Keseluruhan Caj Faedah atau Keuntungan | RM | |
| Balance originally payable under the Agreement / Baki asal yang perlu dibayar di bawah Perjanjian | RM | |
| Annual Percentage Rate / Kadar Peratusan Tahunan | % | |
| Balance originally payable under the Agreement, inclusive of Deposit, referred to in the Agreement as the "Credit Sale Agreement Price" / Baki asal yang perlu dibayar di bawah Perjanjian, termasuk Deposit, yang dirujuk sebagai "Harga Jualan Kredit" di bawah Perjanjian | RM | |
| Difference between Cash Price of Goods and the total amount payable under the Agreement / Perbezaan antara Harga Tunal Barang dan Jumlah amaun yang kena dibayar di bawah Perjanjian | RM | |

Customer to initial here

SAMPLE

AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V))
 No. 03-2761 0700 | Website: www.aeoncredit.com.my

Financial Obligation Upon APPLICATION

PARTICULARS RELATING TO PAYMENT / BUTIRAN BERKAITAN DENGAN PEMBAYARAN

(a) Number of Instalments in number of months / Bilangan ansuran-ansuran dalam bulan
 (b) Number of months / bilangan bulan
 (c) Number of Instalments / bilangan ansuran
 (d) amount of each Instalment / jumlah setiap ansuran RM
 (e) amount of final Instalment / jumlah ansuran terakhir RM

Any ancillary charges which may be imposed (if any) shall be separately paid and shall not be included in the total amount payable under the Agreement / Apa-apa caj sampingan yang boleh dikenakan (jika ada) hendaklah dibayar secara berasingan dan tidak boleh termasuk dalam jumlah amaun yang kena dibayar di bawah Perjanjian:

(a) Processing Fee / Fi Pemrosesan (delete whichever is not applicable / potong yang mana tidak berkenaan):
 (i) RM 30,000.00 and below / RM 30,000.00 dan ke bawah RM 47.00
 (ii) RM 30,001.00 and above / RM 30,001.00 dan ke atas RM 94.00
 (b) Stamp Duty/ Duit Setem (subject to final adjudication by the Inland Revenue Board of Malaysia / tertakluk kepada adjudikasi akhir oleh Lembaga Hasil Dalam Negeri Malaysia): RM

Date / period for delivery of goods / Tarikh / tempoh penghantaran/serahan barang : Within 90 days from the date of approval / Dalam tempoh 90 hari dari tarikh kelulusan

This document is issued by or on behalf of AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V)) at Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur pursuant to subsection 24N(1) of the Consumer Protection Act 1999, on this / Dokumen ini dikeluarkan oleh atau bagi pihak AEON Credit Service (M) Berhad (No. Syarikat 199601040414 (412767-V)) di Tingkat 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur menurut subseksyen 24N(1) Akta Perlindungan Pengguna 1999 pada .

This document is given free of charge without any obligation to enter into a credit sale agreement. / Dokumen ini dibent secara percuma tanpa apa-apa obligasi untuk membuat suatu perjanjian jualan kredit.

I/We*** / Saya/Kami*** : I/We*** / Saya/Kami*** :

NRIC / No. Kad Pengenalan: NRIC / No. Kad Pengenalan:

of / yang beralamat di : of / yang beralamat di :

Customer to sign here **Joint Applicant to sign here**

Hereby acknowledge receipt of this document / Dengan ini mengakui penerimaan dokumen ini
 Applicant / Pemohon : Joint Applicant / Pemohon Bersama :

Date / Tarikh **Date of Signatory** Date / Tarikh **Date of Signatory**

Note : No credit sale agreement shall be entered into within the period of ten working days after service of this written statement. However, the prospective purchaser may elect to enter into a credit sale agreement after three working days from the date of service of this written statement. This provisions are in accordance with subsections 24N(8) and (9) of the Consumer Protection Act 1999. / Tidak perjanjian jualan kredit boleh dibuat dalam tempoh sepuluh hari bekerja selepas penyerahan pernyataan bertulis ini. Walaubagaimanapun, bakal pembeli boleh memilih untuk membuat suatu perjanjian jualan kredit selepas tiga hari bekerja dari tarikh penyerahan pernyataan bertulis ini. Peruntukan ini adalah mengikut subseksyen 24N(8) dan (9) Akta Perlindungan Pengguna 1999.

*** Strike out whichever is not applicable. / *** Potong mana yang tidak berkenaan.



AEON CREDIT SERVICE (M) BHD (412767-V)
(RESULT LIST - Page 001)

Decline Code

DATE : 21/04/2015
STORE NAME :
BRANCH NAME: JLN MERU KLANG

(FAX No 1:)

AGENT CODE:
M/S GROUP :

REJECTION CASE
Please feel free to contact us if you need further clarification.

CUSTOMER NAME : ID CARD:
APPLY DATE : 8/04/2015 CASH PRICE: 4,459.00 FINANCE PRICE: 4,459.00 TENOR: 36
PRODUCT1 BRAND : OTHERS NAME: WATER FILTER MODEL:
REMARK: 1. NOT COOPERATIVE-LIMIT

IMPORTANT: Valued Merchant, kindly be reminded that required documentation is essential for your sales claim submission. This shall include Auto Debit Form that is duly filled especially customer information & Bank Account Number. Customer is required to sign/thumb print on the Auto Debit Form as recognize during the Bank Account opening. The requirement is crucial for us to serve Merchant & Customer with quality service.

Important Note:

Decline Reason will not be revealed by AEON Credit Service (M) Berhad as part of the customer privacy policy.



Agreement No.

AEON CREDIT SERVICE (M) BHD (412767-V)
(RESULT LIST - Page 001)

DATE : 21/04/2015
STORE NAME : [REDACTED]
BRANCH NAME: BDR BR KUBANG KERIAN

(FAX No 1: [REDACTED])

AGENT CODE: [REDACTED]
M/S GROUP : [REDACTED]

APPROVAL CASE

Kindly contact the customer upon approval for merchandise handling. Please verify the following particulars to the Application Form and collect the initial payment (if any).

CUSTOMER NAME : [REDACTED]

ID CARD: [REDACTED]

AGREEMENT NO : 801-12345678-9
CASH PRICE : 6,739.80
E.P PRICE : 9,396.00
INITIAL PAYMENT: 0.00
PRODUCT1 BRAND : OTHERS
REMARK:

APPLICATION DATE: 21/04/2015
DEPOSIT : 0.00
INTEREST RATE : 1.10%
MTHLY INSTALMENT: 261.00
NAME: WATER FILTER

APPROVAL DATE : 21/04/2015
FINANCE PRICE : 6,739.80
TENOR : 36
PAYMENT METHOD : AUTO DEBIT
MODEL:

IMPORTANT: Valued Merchant, kindly be reminded that required documentation is essential for your sales claim submission. This shall include Auto Debit Form that is duly filled especially customer information & Bank Account Number. Customer is required to sign/thumb print on the Auto Debit Form as recognize during the Bank Account opening. The requirement is crucial for us to serve Merchant & Customer with quality service.

Important Note:

If there is any cases whereby different of products or changes in finance amount **after** approval stage, merchant shall inform AEON Credit Service (Credit Assessment Department - CAD) on the discrepancy by email to CAD or contact Merchant Sales Team with the following document:

- 1. Cancellation Form
- 2. Newly Amended Application Form

before proceed with the products delivery to customers and subsequently sales claim submission to AEON Credit Service



SAMPLE

AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V))
 Tel: 03-2781 0700 | Website: www.aeoncredit.com.my

SECOND SCHEDULE
 [Regulation 4]

WRITTEN STATEMENT
PART 1

[Subsection 24N(1)]

SUMMARY OF FINANCIAL OBLIGATIONS OF PROSPECTIVE PURCHASER UNDER THE PROPOSED CREDIT SALE AGREEMENT / RINGKASAN OBLIGASI KEWANGAN BAGI BAKAL PEMBELI DI BAWAH PERJANJIAN JUALAN KREDIT YANG DICADANGKAN

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PARTICULARS OF GOODS / BUTIRAN BARANG
 Short description of Goods / Perihalan ringkas Barang :

Refer to Appendix 1 (if more than 3 items) / Rujuk Lampiran 1 (jika melebihi 3 barangan)
 Short description of Extended Warranty / Penerangan ringkas Jaminan Lanjutan :

Vehicle Registration Number / Nombor Pendaftaran Kenderaan :
 New or Second-Hand / Baru atau Terpakai : **NEW/BARU**
 Address where Goods will be kept / Alamat di mana Barangan akan disimpan :

PARTICULARS RELATING TO FINANCIAL OBLIGATIONS / BUTIRAN BERKAITAN DENGAN OBLIGASI KEWANGAN

| | | |
|--|----|------|
| Cash Price of Goods (Inclusive of any tax imposed by the Government) / Harga Tunal Barang (termasuk apa-apa cukai yang dikenakan oleh Kerajaan) | RM | |
| Amount to be paid before entering into the Agreement (hereinafter referred to as "Deposit") / Jumlah yang perlu dibayar sebelum memasuki Perjanjian (selepas ini dirujuk sebagai "Deposit") | RM | |
| Cash Price of Goods Less Deposit / Harga Tunal Barang Tolak Deposit | RM | |
| Freight Charges (if any) / Caj Tambang Muatan (jika ada) | RM | 0.00 |
| Vehicle Registration Fee (if any) / Fi Pendaftaran Kenderaan (jika ada) | RM | 0.00 |
| Takaful/Insurance Coverage / Perindungan Takaful/Insuran | | |
| (a) For Vehicles, Takaful/Insurance in respect of the first year only / Untuk Kenderaan, Takaful/Insuran bagi tahun pertama sahaja | RM | 0.00 |
| Interest or Profit Charges / Caj Faedah atau Keuntungan | | |
| I Interest Rate or Profit Rate Per Annum / Kadar Faedah atau Kadar Keuntungan Tahunan | % | |
| II Total Amount of Interest or Profit Charges / Jumlah Keseluruhan Caj Faedah atau Keuntungan | RM | |
| Balance originally payable under the Agreement / Baki asal yang perlu dibayar di bawah Perjanjian | RM | |
| Annual Percentage Rate / Kadar Peratusan Tahunan | % | |
| Balance originally payable under the Agreement, inclusive of Deposit, referred to in the Agreement as the "Credit Sale Agreement Price" / Baki asal yang perlu dibayar di bawah Perjanjian, termasuk Deposit, yang dirujuk sebagai "Harga Jualan Kredit" di bawah Perjanjian | RM | |
| Difference between Cash Price of Goods and the total amount payable under the Agreement / Perbezaan antara Harga Tunal Barang dan jumlah amaun yang kena dibayar di bawah Perjanjian | RM | |

Customer to initial here

CF-1N (Mar 2024) MBO-OF-07 Rev B

SAMPLE

PARTICULARS RELATING TO PAYMENT / BUTIRAN BERKAITAN DENGAN PEMBAYARAN

(a) number of Instalments in number of months / bilangan ansuran-ansuran dalam bulan
 (b) number of months / bilangan bulan
 (c) amount of each Instalment / jumlah setiap ansuran RM
 (d) amount of final Instalment / jumlah ansuran terakhir RM

Any ancillary charges which may be imposed (if any) shall be separately paid and shall not be included in the total amount payable under the Agreement / Apa-apa caj sampingan yang boleh dikenakan (jika ada) hendaklah dibayar secara berasingan dan tidak boleh termasuk dalam jumlah amaun yang kena dibayar di bawah Perjanjian:

(a) Processing Fee / Fi Pemrosesan (delete whichever is not applicable / potong yang mana tidak berkenaan):
 (i) RM 30,000.00 and below / RM 30,000.00 dan ke bawah RM 47.00
 (ii) RM 30,001.00 and above / RM 30,001.00 dan ke atas RM 94.00
 (b) Stamp Duty/ Duti Setem (subject to final adjudication by the Inland Revenue Board of Malaysia / tertakluk kepada adjudikasi akhir oleh Lembaga Hasil Dalam Negeri Malaysia): RM

Date / period for delivery of goods / Tarikh / tempoh penghantaran barang : Within 90 days from the date of approval / Dalam tempoh 90 hari dari tarikh kelulusan

This document is issued by or on behalf of AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V)) at Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur pursuant to subsection 24N(1) of the Consumer Protection Act 1999, on this / Dokumen ini dikeluarkan oleh atau bagi pihak AEON Credit Service (M) Berhad (No. Syarikat 199601040414 (412767-V)) di Tingkat 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur menurut subseksyen 24N(1) Akta Perindungan Pengguna 1999 pada :

This document is given free of charge without any obligation to enter into a credit sale agreement. / Dokumen ini dibent secara percuma tanpa apa-apa obligasi untuk membuat suatu perjanjian jualan kredit.

I/We*** / Saya/Kami*** :
 NRIC / No. Kad Pengenalan:
 of / yang beralamat di :

Customer to sign here

Joint Applicant to sign here

Hereby acknowledge receipt of this document / Dengan ini mengakui penerimaan dokumen ini
 Applicant / Pemohon :
 Date / Tarikh : **Date of Signatory**

Hereby acknowledge receipt of this document / Dengan ini mengakui penerimaan dokumen ini
 Joint Applicant / Pemohon Bersama :
 Date / Tarikh : **Date of Signatory**

Note : No credit sale agreement shall be entered into within the period of ten working days after service of this written statement. However, the prospective purchaser may elect to enter into a credit sale agreement after three working days from the date of service of this written statement. This provisions are in accordance with subsections 24N(8) and (9) of the Consumer Protection Act 1999. / Tiada perjanjian jualan kredit boleh dibuat dalam tempoh sepuluh hari bekerja selepas penyerahan pernyataan bertulis ini. Walau bagaimanapun, bakal pembeli boleh memilih untuk membuat suatu perjanjian jualan kredit selepas tiga hari bekerja dari tarikh penyerahan pernyataan bertulis ini. Peruntukan ini adalah mengikut subseksyen 24N(8) dan (9) Akta Perindungan Pengguna 1999.

*** Strike out whichever is not applicable. / *** Potong mana yang tidak berkenaan.

CF-1N (Mar 2024) MBO-OF-07 Rev B

Notice 2: Consent Letter of Credit Facility Sample



SAMPLE

PART II: 24N(2)
 Date / Tarikh :
 AEON Credit Service (M) Berhad
 Corporate Tower
 The Vertical, Bangsar South City
 Jalan Kerinchi
 59200 Kuala Lumpur

CONSENT OF CREDIT FACILITY PROVIDER / PERSETUJUAN PEMBERI KEMUDAHAN KREDIT

TAKE NOTICE that: / **AMBIL PERHATIAN** bahawa :

1. Purchaser's Name / Nama Pembeli :
 NRIC No. / No. Kad Pengenalan :
 of / yang beralamat di :
2. Joint Applicant's Name / Nama Pemohon Bersama :
 NRIC No. / No. Kad Pengenalan :
 of / yang beralamat di :

intend(s) to enter into a credit sale agreement in respect of / berniat untuk membuat suatu perjanjian jualan kredit berkenaan dengan:

- i) _____
- ii) _____
- iii) _____

and a copy of a summary of his financial obligations under the proposed credit sale agreement has been served on him on / dan suatu salinan ringkasan obligasi kewangannya di bawah perjanjian jualan kredit yang dicadangkan telah diserahkan kepadanya pada , a copy of which is attached herewith pursuant to paragraph 24N(2)(a) of the Consumer Protection Act 1999 / yang salinannya dilampirkan bersama-sama ini menurut perenggan 24N(2)(a) Akta Perlindungan Pengguna 1999.

If you agree to be a party as credit facility provider in the proposed credit sale agreement, kindly confirm by signing at the appropriate column of this document / Jika anda bersetuju untuk menjadi suatu pihak sebagai pemberi kemudahan kredit dalam perjanjian jualan kredit yang dicadangkan, mohon pengesahan dengan menandatangani pada ruang yang bersesuaian dalam dokumen ini.

Yours faithfully / Yang benar,

Merchant to sign and chop here

Name / Nama :
 Address / Alamat :

 To / Kepada :

We / Kami, AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V)), hereby agree to be a party as credit facility provider in the proposed credit sale agreement / dengan ini bersetuju untuk menjadi suatu pihak sebagai pemberi kemudahan kredit dalam perjanjian jualan kredit yang dicadangkan.

Yours faithfully / Yang benar,
AEON Credit Service (M) Berhad

ACSM to sign

Remark:
No signatory required by merchant

Name / Nama : AEON Credit Service (M) Berhad
 Address / Alamat : Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur.

Customer to initial here

SAMPLE

I hereby acknowledge receipt of this document. I understand that I can elect to enter into the proposed credit sale agreement less than ten (10) working days from the date of this document. / Saya dengan ini mengakui penerimaan dokumen ini. Saya memahami bahawa saya mempunyai pilihan untuk menandatangani perjanjian jualan kredit yang dicadangkan dalam jangka masa kurang daripada sepuluh (10) hari bekerja dari tarikh dokumen ini.

Customer to sign here

Signature of Purchaser / Tandatangan Pembeli

Name / Nama :

NRIC No. / No. Kad Pengenalan:

Date / Tarikh :

Date of Signatory

Joint Applicant to sign Here

Signature of Joint Applicant / Tandatangan Pemohon Bersama

Name / Nama :

NRIC No. / No. Kad Pengenalan:

Date / Tarikh :

Date of Signatory



SAMPLE

Credit Service (M) Berhad (Company No. 109601040414 (412987-V))
10900 | Fax: 03-2781 0700 | Website: www.myaeoncredit.com.my

Easy Payment Agreement /
Perjanjian Ansuran Mudah

- 1. This Agreement constitutes a credit sale agreement for the goods (as described in Part II of the Schedule) subject to the terms set out herein, upon signing of the Agreement by the Purchaser (as described in Part I of the Schedule) and AEON Credit Service (M) Berhad ("AEON Credit"). / Dengan menurunkan tandatangan pada Perjanjian ini, Pembeli (seperti yang dinyatakan di dalam Jadual, Bahagian I) dengan ini memasuki perjanjian jualan kredit bagi barang (seperti yang dinyatakan di dalam Jadual, Bahagian II) dengan AEON Credit tertakluk kepada terma-terma Perjanjian ini.
- 2. The description of the goods, the Easy Payment Price and details of the instalments payable by the Purchaser are set out in Part III and Part IV of the Schedule respectively. / Butiran mengenai barang, Harga Bayaran Mudah dan ansuran yang perlu dibayar oleh Pembeli adalah sepertimana yang terkandung di dalam Jadual, Bahagian III dan Bahagian IV.
- 3. The term charges shall be calculated in accordance with the following formula: - / Caj terma hendaklah dikira mengikut formula yang berikut:-

$$R = \frac{100 \times C}{T \times P}$$

- R = Is the terms charges calculated as a rate per centum per annum / ialah caj terma yang dikira sebagai kadar peratusan setahun
- C = Is the terms charges expressed in ringgit and sen / ialah caj terma yang dinyatakan dalam ringgit dan sen
- T = Is the time that elapses between the time fixed by or under the Agreement for the payment of the first instalment and the time so fixed for the payment of the last instalment, together with- / ialah masa yang luput antara masa yang ditetapkan oleh atau di bawah Perjanjian ini bagi pembayaran ansuran yang pertama dan masa yang ditetapkan bagi pembayaran ansuran yang terakhir, bersama dengan-
 - (a) one week where the instalments are payable under the Agreement at regular weekly intervals / satu minggu jika ansuran kena dibayar di bawah Perjanjian ini pada lat tempoh seminggu tetap
 - (b) two weeks where the instalments are payable under the Agreement at regular fortnightly intervals / dua minggu jika ansuran kena dibayar di bawah Perjanjian ini pada lat tempoh dua tetap
 - (c) one month where the instalments are payable under the Agreement at regular monthly intervals / satu bulan jika ansuran kena dibayar di bawah Perjanjian ini pada lat tempoh sebulan tetap
- P = Is the difference between the cash price of the goods specified in the Agreement and the amount of the deposit together with- / ialah perbezaan antara harga tunai barang yang dinyatakan dalam Perjanjian ini dengan amount deposit bersama dengan-
 - (a) the freight charges, if any / caj tambang mustan, jika ada
 - (b) the vehicle registration fees, if any / # pendaftaran kenderaan, jika ada
 - (c) the amount of premium paid in respect of the insurance of the goods, if any / amaun premium yang dibayar berkenaan dengan insurans barang, jika ada
- 4. The annual percentage rate shall be calculated in accordance with the following formula: - / Kadar peratusan tahunan hendaklah dikira mengikut formula yang berikut:-

$$\frac{2 NF (300C + NF)}{2 NF + 300C (N + 1)}$$

- N = Is the total number of instalments / ialah jumlah bilangan ansuran
- C = Is the number of Instalments that, under the Agreement, will be paid in one year or, where the Agreement is to be completed in less than one year, the number of instalments that would be paid in one year if the instalments continued to be paid at the same intervals / ialah bilangan ansuran yang, dibawah Perjanjian ini, akan dibayar dalam satu tahun atau, jika Perjanjian ini hendaklah diselesaikan dalam tempoh kurang daripada satu tahun, bilangan ansuran yang akan dibayar dalam satu tahun jika ansuran terus dibayar pada selang yang sama
- F = F is the amount determined in accordance with the following formula:- / ialah amaun yang ditentukan mengikut formula

Customer to initial
here

SAMPLE

- 5. The instalments that, under the Agreement, will be paid in one year or, where the Agreement is to be completed in less than one year, the number of instalments that would be paid in one year if the instalments continued to be paid at the same intervals / ialah bilangan ansuran yang, di bawah Perjanjian ini, akan dibayar dalam satu tahun atau, jika Perjanjian ini hendaklah diselesaikan dalam tempoh kurang daripada satu tahun, bilangan ansuran yang akan dibayar dalam satu tahun jika ansuran terus dibayar pada selang yang sama
- N = Is the total amount of pre-determined terms charges / ialah jumlah amaun caj terma yang ditentukan terlebih dahulu
- N = Is the total number of instalments / ialah jumlah bilangan ansuran
- A = Is the amount financed / ialah amaun yang dibiayai
- 5. The Purchaser may give seven (7) days prior written notice to AEON Credit to settle the outstanding balance sum by paying to AEON Credit the outstanding balance sum less rebate as set out below. / Pembeli boleh memberi tujuh (7) hari notis bertulis kepada AEON Credit untuk menyelesaikan jumlah baki yang belum dijelaskan, dengan membayar kepada AEON Credit jumlah baki yang belum dijelaskan dan tolak rebat sebagaimana yang dinyatakan di bawah. In the event of early settlement being made by the Purchaser pursuant to this clause, the Purchaser is entitled to a rebate on the total finance charge/profit payable under this Agreement, calculated in the following manner: / Jika sekiranya penyelesaian awal dibuat oleh Pembeli selaras dengan klausa ini, Pembeli adalah berhak untuk mendapat rebat ke atas jumlah caj kewangan/keuntungan yang perlu dibayar di bawah Perjanjian ini, dan pengiraannya adalah seperti berikut:

$$\text{Statutory rebate} = \frac{Cn \times (n+1)}{k(k+1)}$$

- C = Is the total amount of interest (the amount of the terms charges) / ialah jumlah amaun faedah (amaun caj terma)
- n = Is the balance of instalments months to go / ialah baki bilangan ansuran bulanan
- k = Is the original period of the Agreement / ialah tempoh asal Perjanjian ini
- 6. The Purchaser shall be liable to pay Late Payment Charges at the rate of five per centum (5%) per annum, to AEON Credit on overdue instalments until full payment of the said overdue instalments is made to AEON Credit calculated in the following manner: / Pembeli bertanggungjawab untuk membayar Caj Bayaran Lewat pada kadar lima peratus (5%) setahun kepada AEON Credit atas ansuran tertunggak sehingga Pembeli telah membuat bayaran penuh bagi ansuran tertunggak tersebut kepada AEON Credit, dan pengiraannya adalah seperti berikut:

$$LP = \left(\frac{R \times A}{Y}\right) \times DD$$

- LP = Is the late payment charges expressed in ringgit and sen / ialah caj bayaran lewat yang dinyatakan dalam ringgit dan sen
- R = Is the rate for late payment charges as prescribed by the Minister / ialah kadar bagi caj bayaran lewat yang ditetapkan oleh Menteri
- A = Is the outstanding arrears of instalments / ialah tunggakan ansuran yang belum dijelaskan
- Y = Is the 365 days / ialah 365 hari
- DD = Is the number of days late for payment of instalments / ialah bilangan hari lewat bagi pembayaran ansuran
- 7. In the event of default in payment of two (2) consecutive instalments by the Purchaser, AEON Credit shall issue a written notice to the Purchaser to settle the overdue instalments. Within twenty one (21) days upon receipt of such notice, the Purchaser may: / Sekiranya Pembeli gagal untuk membayar ansuran bulanan sebanyak dua (2) bulan berturut-turut, AEON Credit akan mengeluarkan notis bertulis kepada Pembeli untuk menyelesaikan ansuran tertunggak tersebut. Dalam masa dua puluh satu (21) hari selepas menerima notis tersebut, Pembeli boleh:
 - (i) pay the overdue instalments and the late payment charges or compensation (whichever applicable) to AEON Credit; or / membayar ansuran tertunggak dan caj bayaran lewat atau pampasan (yang mana berkenaan) kepada AEON Credit; atau
 - (ii) pay the total amount payable under this Agreement; or / membayar kesemua jumlah yang perlu dibayar di bawah Perjanjian ini; atau
 - (iii) terminate this Agreement and surrender the goods to AEON Credit. / menamatkan Perjanjian ini dan menyerahkan barang yang dibeli di bawah Perjanjian ini kepada AEON Credit.
- 8. "Without prejudice to any rights of AEON Credit", if the Purchaser shall- / "Tanpa menjejaskan mana-mana hak AEON Credit", sekiranya Pembeli:
 - (a) fail to observe and perform any of the terms, conditions and stipulations on his part contained; / gagal untuk mematuhi dan melaksanakan mana-mana terma, syarat dan penetapan yang terkandung bagi pihaknya;
 - (b) if for any reason this Agreement is or becomes invalid or unenforceable or if in the absolute opinion of AEON Credit any of the security created pursuant to the Agreement is in jeopardy; / sekiranya atas apa-apa alasan, Perjanjian ini adalah atau menjadi tidak sah atau tidak boleh dikuatkuasakan atau sekiranya AEON Credit merasakan mana-mana cagaran yang terkandung di bawah dibentuk selaras dengan Perjanjian ini adalah dalam bahaya;

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(a) in the event of bankruptcy or have a receiving order made against him or if a liquidator or trustee shall be appointed of his estate or if he shall make any arrangement with or assignment for his creditors or if distress or execution shall be levied upon the Purchaser's property or any judgement against the Purchaser shall remain unsatisfied for fourteen (14) days or if the Purchaser shall abandon the goods; or / melakukan perbuatan kebancakan atau perintah penerimaan telah dibuat terhadap beliau atau sekiranya penyelesaian atau pemegang amanah telah dilantik oleh mana-mana bahagian dalam estaf beliau atau sekiranya beliau telah membuat penganturan dengan atau penyerahan hak bagi pelumutan beliau atau sekiranya distress atau pelaksanaan telah dilewatkan ke atas harta Pembeli atau mana-mana penghakiman terhadap Pembeli telah tidak dijelaskan selama lebih empat belas (14) hari atau sekiranya Pembeli telah mengabdikan barang yang dibeli di bawah Perjanjian ini; atau

(d) becomes insane or dies; / menjadi tidak sihat atau meninggal dunia;

then AEON Credit may give seven (7) days notice in writing by prepaid post to the Purchaser or left at Purchaser's last known address to terminate this Agreement whereupon the whole of the balance sum shall forthwith become payable and the Purchaser shall pay; / maka AEON Credit boleh memberi notis bertulis selama tujuh (7) hari melalui pos pra-bayar kepada Pembeli atau ditinggalkan di alamat terakhir Pembeli yang diketahui untuk menamatkan Perjanjian ini di mana keseluruhan Jumlah Baki akan dengan serta-merta menjadi perlu dibayar dan Pembeli hendaklah membayar:

(a) Late Payment Charges or Compensation (whichever applicable) as set out in Clause 6 herein; / Caj Bayaran Lewat atau Pampasan (yang mana berkenaan) seperti yang dinyatakan dalam fasal 6 Perjanjian ini;

(b) all expenses and other charges (including AEON Credit's solicitor's cost) incurred by AEON Credit in enforcing payment of any sums payable by the Purchaser to AEON Credit; / semua perbelanjaan dan caj-caj lain (termasuk kos peguacara AEON Credit) yang ditanggung oleh AEON Credit dalam menguatkuasakan bayaran bagi mana-mana Jumlah perlu dibayar oleh Pembeli kepada AEON Credit.

2. Immediately upon AEON Credit's receipt of the initial payment, the risk of any loss or damage to or deterioration of the goods purchased, from any cause whatsoever shall be borne by the Purchaser. / Sejak sahaja selepas AEON Credit menerima bayaran pertama, risiko ke atas sebarang kehilangan atau kerosakan kepada atau kemerosotan nilai barang yang dibeli di bawah Perjanjian ini, yang berlaku disebabkan oleh sebarang punca, akan ditanggung oleh Pembeli.

10. All applicable Sales and Services Tax (SST) and taxes of a similar nature herein shall be payable by the Purchaser and/or any other taxes that may be introduced by the government of Malaysia from time to time, including the Goods and Services Tax (GST); / Sebarang Cukai Jualan dan Perkhidmatan (SST) dan/atau lain-lain cukai yang seumpamanya adalah perlu dibayar oleh Pembeli dan/atau lain-lain cukai yang mungkin diperkenalkan oleh Kerajaan Malaysia dari masa ke semasa termasuk cukai Barang dan Perkhidmatan (GST)

11. If promissory notes, negotiable instruments or bank orders shall be given by the Purchaser to AEON Credit at any time in respect of any moneys herein, the Purchaser irrevocably authorizes AEON Credit to insert therein the appropriate dates in accordance with this Agreement on which payments become due hereunder. / Sekiranya nota Janji/hutang, instrumen boleh lagna atau perintah bank diberi oleh Pembeli kepada AEON Credit pada bila-bila masa berhubung dengan apa-apa wang dalam Perjanjian ini, Pembeli secara tidak boleh batal membenarkan AEON Credit memasukkan di dalamnya tarikh-tarikh yang sesuai selaras dengan Perjanjian ini di mana bayaran-bayaran menjadi perlu dibayar.

12. All payments must be made to the address of AEON Credit as set out herein, to an address for the time being approved and / or notified by AEON Credit in writing or in favour of AEON Credit through any banking / other channel notified in writing by AEON Credit to the Purchaser. Any payment sent by post shall be at the Purchaser's risk until received by AEON Credit at the approved address. No payment by cheque shall be deemed received until clearance. / Semua pembayaran mesti dibuat ke alamat AEON Credit sebagaimana dinyatakan dalam Perjanjian ini atau ke alamat yang pada masa ini diluluskan dan / atau dimaklumkan oleh AEON Credit secara bertulis atau yang dikehendaki oleh AEON Credit melalui mana-mana perbankan / saluran yang diberitahu secara bertulis oleh AEON Credit kepada Pembeli. Sebarang bayaran yang dihantar melalui pos adalah atas risiko Pembeli sehingga diterima oleh AEON Credit di alamat yang diluluskan. Bayaran melalui cek hanya diterima apabila bayaran tersebut telah diluluskan.

13. No time or other Indulgence granted by AEON Credit to the Purchaser shall operate as a waiver of AEON Credit's rights (save to the extent indicated by AEON Credit in writing) in respect of any continuing recurring or subsequent breach. / Tidak masa atau kelonggaran lain yang diberikan oleh AEON Credit kepada Pembeli akan bertindak sebagai penlepasan hak-hak AEON Credit (kecuali setakat yang dinyatakan oleh AEON Credit secara bertulis) berhubung dengan mana-mana pelanggaran yang berlaku secara berterusan atau kemudiannya.

14. A certificate signed by an authorized officer of AEON Credit as to the amount due to AEON Credit hereunder at the date of such certificate shall be conclusive evidence that the amount so certified was in fact due and shall be final and conclusive and binding on the Purchaser. A certificate signed by an authorized officer of AEON Credit as to the manner of calculating the Easy Payment Price and / or instalments payable and / or the Late Payment Charges payable and / or the rebates (if any) to be granted shall be final and conclusive and binding on the Purchaser. / Sijil yang ditandatangani oleh pegawai AEON Credit yang dibenarkan, berhubung dengan Jumlah yang patut dibayar kepada AEON Credit di bawah Perjanjian ini pada tarikh sijil tersebut akan menjadi bukti mutlak bahawa Jumlah yang diperakui tersebut adalah sebenarnya Jumlah yang patut dibayar dan akan menjadi akhir dan mutlak serta mengikat ke atas Pembeli. Sijil yang ditandatangani oleh pegawai AEON Credit yang dibenarkan berhubung dengan cara pengiraan Harga Bayaran Ansuran Mudah dan / atau ansuran perlu dibayar dan / atau Caj Pembayaran Lewat yang perlu dibayar dan / atau rebat (sekiranya ada) yang akan diberikan adalah akhir dan mutlak serta mengikat ke atas Pembeli.

15. Any demand for payments due including Writ of Summons and / or any notice to be given in connection with this Agreement shall be without prejudice to any other method of service be deemed to be sufficiently served to the Purchaser if it is given

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by AEON Credit to the relevant party at the last known address given to the Purchaser or at such other address as may be notified AEON Credit by giving notice in writing as his new address and in such cases, it shall be deemed to have been received (whether it is successfully delivered or not) by the Purchaser within forty-eight (48) hours of posting or when such notice would be in the ordinary course been delivered to the Purchaser. / Notis mengenai bayaran kena dibayar termasuk Writ Saman dan / atau mana-mana notis yang perlu diberi oleh Pembeli dalam Perjanjian ini, akan tanpa prejudis menjelaskan mana-mana kaedah penyampaian lain dianggap sah disampaikan kepada Pembeli sekiranya ia diberi oleh AEON Credit melalui pos pra bayar yang dialamatkan kepada pihak berkenaan pada alamat terakhir yang diketahui yang telah diberi oleh Pembeli atau di alamat lain sebagaimana pihak Pembeli mungkin telah memaklumkan AEON Credit dengan memberikan notis secara bertulis sebagai alamat barunya dan dalam kes-kes sedemikian, ia akan dianggap sebagai telah diterima (sama ada ia berjaya dihantar atau tidak) oleh Pembeli dalam masa empat puluh lapan (48) jam selepas masa pegeposan atau apabila notis sedemikian dihantar dengan cara yang biasa.

16. Where there are two or more parties in the expressions "Purchaser" or "Joint Applicant", their obligations and liabilities in this Agreement shall be joint and several. This Agreement shall be binding on the Purchaser and the Joint Applicant and their respective estate, personal representatives and successors in title and on AEON Credit and its successors in title and assigns. / Di mana terdapat dua atau lebih pihak-pihak dalam ungkapan "Pembeli" atau "Pemohon Bersama", obligasi dan liabiliti mereka dalam Perjanjian ini adalah bersama dan berasingan. Perjanjian ini akan mengikat ke atas Pembeli dan Pemohon Bersama serta estaf mereka masing-masing, wakil perbadan dan pengganti dalam hak milik serta ke atas AEON Credit dan pengganti dalam hak miliknya dan pemegang serah hak.

17. All cost and expenses in relation to and incidental to this Agreement (including but not limited to any stamp duty, registration or other fee) shall be borne by the Purchaser(s). The Purchaser(s) further understand and agree that the exact amount of stamp duty payable is subjected to the final adjudication by the Inland Revenue Board of Malaysia ("IRD") without prior notice to the Purchaser(s). / Semua kos dan perbelanjaan dan samplingsan berhubung kepada Perjanjian ini (termasuk tetapi tidak terhad kepada mana-mana duti setem, yuran pendaftaran atau yuran lain) hendaklah ditanggung oleh Pembeli (Pembeli-pembeli). Pembeli (Pembeli-pembeli) selanjutnya faham dan bersetuju bahawa Jumlah benar duti setem yang perlu di bayar adalah tertakluk kepada adjuikasi akhir oleh Lembaga Hasil Dalam Negeri Malaysia ("LHDN") tanpa notis terdahulu kepada Pembeli (Pembeli-pembeli).

18. Any liability AEON Credit might otherwise incur and any right the Purchaser might possess in respect of any conditions, warranties or representations relating to the condition of the goods or to their merchantable quality or suitability or fitness for the particular or any purpose for which they are or may be required whether such conditions warranties or representations are expressed or implied and whether in oral or written statements made by or on behalf of any person in the course of negotiations in which the Purchaser or his representative may have been concerned prior to this Agreement are hereby expressly excluded. / Sebarang liabiliti yang AEON Credit mungkin sebakinya tanggung dan mana-mana hak Pembeli mungkin memiliki berhubung dengan mana-mana syarat, waranti atau representasi berkaitan dengan syarat barang yang dibeli tersebut, atau kepada kualiti dagangannya atau kesesuaian atau kesempurnaan untuk tujuan tertentu atau mana-mana tujuan yang mana ia adalah atau mungkin diperlukan sama ada syarat-syarat, waranti atau representasi tersebut adalah nyata atau tersirat dan sama ada dalam kenyataan lisan atau bertulis dibuat oleh atau bagi pihak orang lain dalam perundingan dalam mana Pembeli atau wakil beliau mungkin telah mengambil berat sebelum Perjanjian ini, adalah dengan ini dikecualikan secara nyata.

19. The Purchaser hereby agrees to pay the Auto-Debit charges of RM0.50-RM2.00 per transaction or other revised amount for the provision of the Auto-Debit service by debiting from the Purchaser's account. The Purchaser further understands that such charges may be varied from time to time as determined by the Bank without prior notice to the Purchaser. / Pembeli dengan ini bersetuju untuk membayar caj Auto-Debit sebanyak RM0.50-RM2.00 setiap urusan lagna atau caj yang ditakam bagi penyediaan perkhidmatan Auto-Debit dengan mendebitkan daripada akaun Pembeli. Pembeli selanjutnya faham bahawa caj-caj tersebut boleh berubah dari masa ke masa, sebagaimana yang ditentukan wajar oleh Bank tanpa notis terdahulu kepada Pembeli.

20. The Purchaser hereby absolutely authorizes AEON Credit to obtain and / or verify any information on the Purchaser and / or the Joint Applicant (if applicable) from any source as AEON Credit may at its absolute discretion deem appropriate including but not limited to any credit information agencies, financial institutions and the Director General of the Inland Revenue. The Purchaser hereby further absolutely authorizes AEON Credit to release any information relating to the Purchaser and / or the Joint Applicant (if applicable) and / or the Agreement subject to required consent from the Purchaser and the Joint Applicant (if applicable) under regulatory requirements, if applicable. / Pembeli dengan ini memberi kuasa sepenuhnya kepada AEON Credit untuk melepaskan sebarang maklumat mengenai Pembeli dan / atau Penjamin (sekiranya berkenaan) daripada mana-mana sumber yang dianggap wajar oleh AEON Credit termasuk tetapi tidak terhad kepada mana-mana agensi maklumat kredit, institusi kewangan dan Ketua Pengarah Jabatan Hasil. Pembeli dan Pemimpin Bersama (jika berkenaan) dengan ini selanjutnya memberi kuasa sepenuhnya kepada AEON Credit untuk melepaskan sebarang maklumat mengenai Pembeli dan / atau Pemimpin Bersama (sekiranya berkenaan) dan / atau mengenai Perjanjian ini tertakluk kepada undang-undang yang terpakai.

21. The Purchaser may, at any time or upon making the election under Clause 7(iii) of this Agreement, surrender the goods to AEON Credit. / Pembeli boleh, pada bila-bila masa atau setelah membuat pemilihan di bawah Klausul 7(iii) Perjanjian ini, menyerahkan barang yang dibeli di bawah Perjanjian ini kepada AEON Credit.

(i) The Purchaser shall surrender the goods on a date agreed by AEON Credit and the Purchaser, at designated place (or any of the designated places) to be mutually agreed by both AEON Credit and the Purchaser. / Pembeli hendaklah menyerahkan barang itu pada tarikh yang telah dipersetujui oleh AEON Credit dan Pembeli, di tempat

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yang ditetapkan (atau mana-mana tempat yang ditetapkan) yang dipersetujui secara bersejama oleh AEON Credit dan Pembeli.

(i) Purchaser surrendered the goods under sub clause (i) herein, AEON Credit shall not impose any cost on the Purchaser by AEON Credit in storing the goods or any other incidental cost. / Sekiranya Pembeli menyerahkan barang seperti mana di bawah sub klausa (i), AEON Credit tidak akan mengenakan apa-apa kos yang ditanggung oleh AEON Credit dalam menyimpan barang yang diserahkan, atau lain-lain kos sampingan.

(ii) AEON Credit shall sell or dispose of the goods surrendered by the Purchaser. / AEON Credit akan menjual barang yang diserahkan oleh Pembeli.

(iv) In the event that the goods surrendered by the Purchaser are sold or disposed, the Purchaser is entitled to the best price that could reasonably be obtained by AEON Credit upon the sale or disposal of the goods. / Sekiranya barang yang diserahkan oleh Pembeli dijual, AEON Credit haruslah berusaha untuk menjual barang tersebut pada harga yang terbaik.

(v) In the event of any surplus between the proceeds of sale or disposal of the goods surrendered, and the total outstanding amount payable under this Agreement, AEON Credit shall pay the amount of the surplus to the Purchaser. / Sekiranya terdapat lebihan di antara hasil penjualan barang yang diserahkan, dan jumlah belum bayar yang perlu dibayar di bawah Perjanjian Ini, AEON Credit akan memulangkan jumlah lebihan tersebut kepada Pembeli.

(vi) If there is any deficiency between the proceeds of sale or disposal of the goods surrendered and the total outstanding amount payable under this Agreement, the Purchaser shall pay the amount of the deficiency to AEON Credit. / Sekiranya terdapat kekurangan antara hasil jualan atau pelupusan barang yang diserahkan dan jumlah tertunggak yang perlu dibayar di bawah Perjanjian ini, Pembeli akan membayar perbezaan jumlah tersebut kepada AEON Credit.

(vii) In the event that the Purchaser fails to pay the amount of the deficiency to AEON Credit as required under subclause 21(vii) herein, AEON Credit may recover the amount of the deficiency as a debt due to AEON Credit through legal proceedings. / Sekiranya Pembeli gagal membayar jumlah yang tertunggak kepada AEON Credit seperti yang dikehendaki di bawah sub-klausa 21(vii) di sini, AEON Credit boleh mengambil tindakan undang-undang terhadap Pembeli bagi mendapatkan balik jumlah yang tertunggak tersebut.

In the event of default by the Purchaser under this Agreement, AEON Credit shall be entitled to demand that the Purchaser voluntarily surrender the goods to AEON Credit, subject to written notice being served by AEON Credit to the Purchaser. / Jika sekiranya Pembeli gagal membuat bayaran di bawah Perjanjian ini, AEON Credit adalah berhak untuk menuntut agar Pembeli secara sukarela menyerahkan barang yang dibeli oleh Pembeli, kepada AEON Credit, tertakluk kepada notis bertulis yang disampaikan oleh AEON Credit kepada Pembeli.

22. In the event that the Purchaser shall default in payments required to be made under this Agreement arising from personal financial circumstances or any other factor, the Purchaser may approach AEON Credit for consultation on manner of settlement of payment obligations under this Agreement. / Jika sekiranya Pembeli gagal membuat bayaran di bawah Perjanjian ini yang disebabkan oleh keadaan kewangan peribadi atau sebarang faktor lain, Pembeli boleh berjumpa dengan AEON Credit untuk berunding mengenai cara penyelesaian obligasi bayaran di bawah Perjanjian ini.

23. This Agreement shall be governed by the laws of Malaysia. / Perjanjian ini akan ditadbir oleh undang-undang Malaysia.

24. Time wherever mentioned shall be deemed to be the essence of this Agreement. / Masa di mana dinyatakan akan menjadi perkara penting Perjanjian ini.

25. AEON Credit shall not incur any liability to the Purchaser nor shall the Purchaser be entitled to rescind this Agreement if the goods does not correspond to its description as contained in this Agreement. / AEON Credit tidak akan menanggung apa-apa liabiliti kepada Pembeli dan Pembeli adalah tidak mempunyai hak untuk membatalkan Perjanjian ini sekiranya barang yang dibeli tidak menyamai dengan but-butirnya sebagaimana terkandung dalam Perjanjian ini.

26. No liability shall attach to AEON Credit either in contract or in tort for loss, injury or damage sustained by reason of any defect in the goods whether such defect be intent or apparent on examination and AEON Credit shall not be liable to indemnify the Purchaser in respect of any claims made against the Purchaser by a third party of any such loss injury or damage. / AEON Credit tidak mempunyai liabiliti sama ada dalam kontrak atau dalam tort bagi kerugian, kecacatan atau kerosakan yang dialami atas alasan terdapat kecacatan dalam barang yang telah dibeli sama ada kecacatan tersebut adalah tersembunyi atau kelihatan selepas diperiksa, dan AEON Credit tidak akan bertanggungjawab untuk menanggung rugi Pembeli berhubung dengan sebarang tuntutan yang dibuat terhadap Pembeli oleh pihak ketiga bagi sebarang kerugian kecacatan atau kerosakan.

27. AEON Credit shall be absolutely entitled to assign the benefit of this Agreement or any of the AEON Credit's rights hereunder. / AEON Credit adalah secara mutlak berhak untuk menyerah hak manfaat Perjanjian ini atau mana-mana hak AEON Credit di bawah Perjanjian ini.

28. Where this Agreement is translated into a language other than English Language, in the event of conflict discrepancies or variances between the terms and conditions set out in the English Language version and that of the other language(s), the English Language version shall prevail. / Di mana Perjanjian ini telah diterjemahkan ke dalam bahasa lain selain daripada Bahasa Inggeris, jika berlaku konflik, percanggahan atau perbezaan di antara terma-terma dan syarat-syarat yang dinyatakan dalam versi Bahasa Inggeris dan versi bahasa (bahasa-bahasa) lain, versi Bahasa Inggeris akan mengatasi.

29. In this Agreement unless there is something in the subject or context inconsistent with such construction or unless it is otherwise expressly provided, words applicable to natural persons include any body or persons company, corporation, firm

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or partnership, words importing the singular number induce the plural number and vice versa and words importing the masculine gender include the feminine and neuter genders. / Dalam Perjanjian ini melainkan secara nyata, perkataan yang terpakai kepada orang biasa termasuk mana-mana badan atau orang, syarikat, firma, perkongsian diperbadankan atau tidak diperbadankan, perkataan yang membawa maksud satu majmuk dan sebaliknya dan perkataan yang bermaksud gender maskulin termasuk gender femelin dan gender netral.

The Purchaser has read, agreed and hereby consents to the collection and processing of the Purchaser's personal data as stated in our Privacy Notice on our website link as follows: <https://www.myaeoncredit.com.my/privacy-policy> / Pembeli telah membaca, bersetuju dan dengan ini membenarkan pengumpulan dan pemrosesan maklumat peribadi / data peribadi Pembeli seperti yang dinyatakan dalam Notis Privasi di pautan laman web kami seperti berikut <https://www.myaeoncredit.com.my/privacy-policy>

31. The Purchaser shall not promise, offer, commit, give or accept any form of gratification or consideration of any kind as an inducement or reward for doing or forbearance to do any act to obtain any form of benefit from AEON Credit. The Purchaser shall comply with all anti-corruption or anti-bribery laws, policies or regulations including AEON Credit's Anti-Bribery Policy which can be found on AEON Credit's website. In the event that AEON Credit has reasonable ground to believe that the Purchaser has not complied with this provision then AEON Credit may, in its sole discretion terminate the Agreement without prejudice to any remedy available to it/ Pembeli tidak boleh bersetuju, memberikan, menjanjikan, menawarkan atau menerima apa-apa jenis suapan atau pertimbangan lain sebagai satu dorongan atau upah untuk melakukan atau tidak melakukan sesuatu perbuatan untuk memperoleh sebarang jenis manfaat daripada AEON Credit. Pembeli hendaklah mematuhi kesemua peruntukan undang-undang, polisi atau peraturan-peraturan yang berkaitan dengan pencegahan rasuah atau pencegahan suapan termasuk Polisi Pencegahan Suapan AEON Credit yang boleh didapati dalam laman web AEON Credit. Sekiranya AEON Credit mempunyai sebab-sebab yang munasabah untuk mempercayai bahawa Pembeli telah gagal mematuhi peruntukan ini, maka AEON Credit boleh, dalam budi bicara mutlaknya menamatkan Perjanjian ini tanpa prejudis kepada apa-apa remedi yang tersedia ada untuknya.

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|---|---|---|--|
| PURCHASE AGREEMENT / PERJANJIAN PEMBELIAN MUDAH AEON | | DATE OF AGREEMENT / TARIKH PERJANJIAN : | |
| SCHEDULE / JADUAL PART I / BAHAGIAN I PARTICULARS OF PURCHASER / BUTIRAN PEMBELI | | | |
| Name / Nama : | | | |
| NRIC No. / No. KP : | | | |
| Address / Alamat : | | | |
| PART II / BAHAGIAN II DESCRIPTION OF VEHICLE OR GOODS / BUTIRAN KENDERAAN ATAU BARANGAN | | | |
| Description of Vehicle or Goods / Butiran Kenderaan atau Barangan : | | | |
| Refer to Appendix 1 (if more than 3 items) / Rujuk Lampiran 1 (jika melebihi 3 barangan) | | | |
| Description of Extended Warranty / Butiran Jaminan Lanjutan : | | | |
| Make & Model / Buatn & Model : | New / Second-hand / Baru / Terpakai : | NEW/BARU | |
| Year of Manufacture / Tahun Dikeluarkan : | Private / Commercial / Persendirian / Perdagangan : | | |
| Reg. / Serial No. / No. Pendaftaran / No. Siri : | Manual / Automatic / Manual / Automatik : | | |
| Engine No. / No. Enjin : | Petrol / Diesel / Petrol/ Diesel : | | |
| Chassis No. / No. Chasis : | | | |
| Address where the Vehicle or Goods to be kept at / Alamat di mana Kenderaan atau Barangan akan disimpan: | | | |
| PART III / BAHAGIAN III TABLE OF PAYMENTS / JADUAL PEMBAYARAN | | | |
| (i) Cash Price of the Vehicle or Goods / Harga Tunai Kenderaan atau Barangan : | RM | | |
| (ii) Deposit (if any) / Deposit (jika ada) | RM | | |
| Cash / Tunai (RM) | | | |
| Other than Cash / Selain Tunai (RM) | | | |
| Cash Price Less Deposit / Harga Tunai Tolak Deposit | RM | | |
| (iii) * Freight Charges (if any) / Caj Tambang Muatan (jika ada) | RM | 0.00 | |
| (iv) * Vehicle Registration / Transfer Fees (if any) / Caj Pendaftaran / Pindah-Milik Kenderaan (jika ada) | RM | 0.00 | |
| (v) * Insurance / Takaful Coverage for the Vehicle for the first 12 months / Perindungan Insurans / Takaful untuk Kenderaan 12 bulan pertama | RM | 0.00 | |
| (vi) Total of items (i),(ii),(iv) and (v) less Deposit (if any) / Jumlah Keseluruhan perkara (i), (ii), (iv) and (v) tolak Deposit (jika ada) | RM | | |
| (vii) Interest / Profit Charges / Caj Faedah / Caj Keuntungan / Interest / Profit Rate per annum / Kadar Faedah / Keuntungan Tahunan | % | | |
| Total Amount of Interest / Profit Charges / Jumlah Caj Faedah / Keuntungan | RM | | |
| (viii) BALANCE ORIGINALLY PAYABLE UNDER THIS AGREEMENT [Total of items (vi) and (vii)] BAKI BAYARAN YANG ASALNYA PERLU DIBAYAR DIBAWAH PERJANJIAN [Jumlah Keseluruhan Perkara (vi) dan (vii)] | RM | | |
| (ix) Annual Percentage Rate of Interest / Profit Charges / Kadar Peratusan Tahunan Caj Sewa / Keuntungan | % | | |
| (x) AGREEMENT PRICE (Total of items (viii) and Deposit (if any)) HARGA JUALAN KREDIT (Jumlah Perkara (viii) dan Deposit (jika ada)) | RM | | |
| (xi) Difference between Cash Price of the Vehicle or Goods and the total amount you will have to pay (Difference between item (i) and (x)) / Perbezaan antara Harga Tunai Kenderaan atau Barangan dan jumlah keseluruhan yang anda perlu bayar (Perbezaan antara perkara (i) dan (x)) | RM | | |
| * whichever applicable / yang mana berkenaan | | | |

Customer to initial here

SAMPLE

| | |
|---|---|
| PART IV / BAHAGIAN IV DETAILS RELATING TO PAYMENTS / BUTIRAN BERKAITAN PEMBAYARAN | |
| Instalment Term shall be deemed to have commenced / : Ansuran dianggap telah bermula : | |
| Number of months / Bilangan bulan / : Bilangan bulan / : Number of instalments / Bilangan Ansuran / : Amount of each instalment / Amaun setiap ansuran / : RM | |
| Amount of final instalment of / Amaun ansuran terakhir / : RM | |
| (iv) Instalment commencing on / Ansuran bermula pada : and thereafter on or before the day of the succeeding month / dan kemudiannya pada atau sebelum setiap hari bulan berikutnya. | |
| PART V / BAHAGIAN V PARTICULARS RELATING TO ANCILLARY CHARGES / BUTIRAN BERKAITAN CAJ-CAJ SAMPINGAN | |
| Processing Fee / (i) RM30,000.00 and below / RM30,000.00 dan ke bawah | - RM47.00 |
| Fi Pemrosesan / (ii) RM30,001.00 and above / RM30,001.00 dan ke atas | - RM94.00 |
| Ad-Valorem Stamp Duty at the rate of 0.5% of finance amount | - RM |
| Ad-Valorem Dutl Getem pada kadar 0.5% ke atas jumlah pembiayaan | - RM |
| SIGNATURE OF PARTIES / TANDATANGAN PIHAK-PIHAK | |
| In witness thereof the parties have hereunto set their hands and seals on the day the year first above written. Dalam menyaksikan pihak-pihak di sini telah meletakkan tangan dan mohor pada hari dan tahun yang pertama ditulis diatas. | |
| Signed for and on behalf of / Ditandatangani bagi dan untuk pihak AEON CREDIT SERVICE (M) BERHAD. (Company No. 188801040414 (412767-V)) (OWNER / PEMILIK) | |
| → ACSM to sign | |
| Date of signing / Tarikh Tandatangan | Date of Signatory |
| Signed by Purchaser / Ditandatangani oleh Pembeli In the presence of / Di saksi/kan oleh:- | |
| → Merchant Staff to sign here | → Customer to sign here |
| Signature of Witness / Tandatangan Saksi Name / Nama : NRIC No. / No. KP : | Signature of Purchaser / Tandatangan Pembeli Name / Nama : Date of signing / Tarikh Tandatangan : |
| Date of Signatory | Date of Signatory |
| Signed by Joint Applicant / Ditandatangani oleh Pemohon Bersama In the presence of / Disaksikan oleh:- | |
| → Merchant Staff to sign here | → Joint Applicant to sign here |
| Signature of Witness / Tandatangan Saksi Name / Nama : NRIC No. / No. KP : | Signature of Joint Applicant / Tandatangan Pemohon Bersama Name / Nama : Date of signing / Tarikh Tandatangan : |
| Date of Signatory | Date of Signatory |

Appendix: E-Sales Submission List (Sample) Available in MOS



PD-SSL-F02
Rev 4
(For Merchant / PD Use)

OBJECTIVE FINANCE BUSINESS SALES SUBMISSION LIST



Company Name: **ABC Company**
Agent Code: **XXXXXXX-XXX**

Branch:

| No. | Customer Name | Agreement No. | Item | Finance Amount | Initial Payment | Agreement Fee | Participation Fee | Stamp Duty | Actual Cash Payment |
|--------------------|---------------|----------------|----------|----------------|-----------------|---------------|-------------------|------------|--------------------------|
| | | | | (A) | (B) | (C) | (D) | (E) | (F)= (A)-(B)-(C)-(D)-(E) |
| 1 | Mr xxx | 801-XXXXXXXX-X | XXXXXXXX | 4,700.00 | 0.00 | 47.00 | 0.00 | 25.00 | 4,628.00 |
| 2 | | | | | | | | | |
| 3 | | | | | | | | | |
| GRAND TOTAL | | | | | | | | | |

I/We hereby offer to sell the above debts to AEON Credit Service (M). Your acceptance of any debts above will constitute the passing off our rights to your pursuant to Clause 4.02 of Factoring Agreement

Store Authorised Signature

Aeon Credit Service (M) BHD Authorised Signature

Date:

Company Stamp

Reminder:
Processing Fee and Stamp Duty Fee shall not be included into Finance Amount

Finance Amount = RM 4,700
Initial Payment = RM 0
Agreement Fee = RM 47
Participation Fee = RM 0
Stamp Duty = RM 25


(FA – Initial Payment – Processing Fee – Participation Fee – Stamp Duty) Actual Cash Payment = RM 4,628

Appendix: Payment Receipt (Sample)



Available in Customer Account (Login from ACSM Website)

MBD-OF-F13



Payment Receipt

Agreement No: XXXXXXXXXXXX

From: ABC Company

To: Mr xxx

Contact No: XXXXXXXX

Contact No: XXXXXXXX

| Description | Amount |
|------------------------------------|---|
| Objective Finance's Processing Fee | 47.00 |
| Objective Finance's Stamp Duty Fee | 25.00 |
| Total (RM) | 72.00 |

Disclaimer:
This is computer generated receipt at _____ and no signature is required.

Register Account with AEON Credit Service (M) Berhad

AEON Consumer Web is a self-service portal that gives you easy and instant access to your loan financing account, personal loan financing account and credit card account information.

The portal allow you to:

- Update your Email Address
- View Loan Financing Account or Credit Card Account Details
- View or Download E-Receipt & Credit Card Statement
- De-Register Credit Card E-Statements
- Set or Change Credit Card PIN

Step 1:

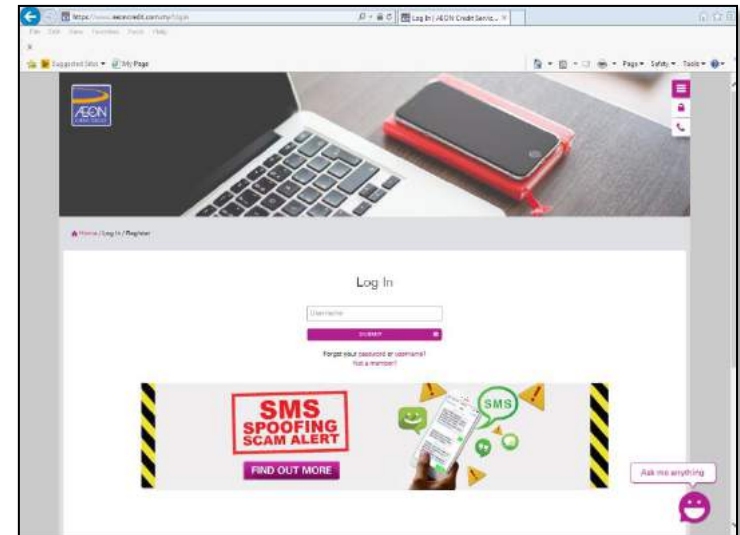
Log on to www.myaeoncredit.com.my to register your account.

Step 2:

Enter the required information to register your account and password. Once you have created your account, you will receive a confirmation email.

Step 3:

Log into www.myaeoncredit.com.my with your User ID and Password.



WE ADHERE TO
“NO-GIFT” POLICY
IN ALL OUR BUSINESS DEALINGS



Dear valued business partners,

“NO GIFT” POLICY

AEON respects innovative business partners who help the Company achieves its objective of “Customer Satisfaction”. We strive to work as equals with our business partners*, dealing fairly and working for our mutual prosperity. We select business partners based on their ability to offer better products and services at fair prices.

In our effort to demonstrate our commitment to impartiality, equal opportunity and the highest standard of conduct in our business dealings, the Company and our employees shall not accept or give any personal gifts, money or special favours from / to our business partners in any situation.

This policy is meant to avoid any conflict of interest (including any appearance of conflict of interest) in our business dealings. We seek your support and understanding in complementing our effort to conduct our business with the highest standard of ethics.

If you require any clarification or wish to notify us of any concern in your dealing with us or our employee, please send your e-mail to compliance@aeonmalaysia.com.my.

Thank you.

Yours sincerely,

For **AEON CREDIT SERVICE (M) BERHAD**



KENJI FUJITA

Managing Director

Notes:

- The term “gift” above shall mean anything of value, monetary or non-monetary including but not limited to gift items, discount on products / services, travel and accommodation, use of vehicles, products, prizes, equipment, stock or securities, gift vouchers, club or facility membership, ticket or entry to events, etc. These are examples for reference and they are not exhaustive. This shall extend to cover any gifts which are sent to the home of employee.
- Gift to any family member or relative of employee are deemed as gift received by employee.

**The term “business partners” includes any existing or potential merchant, vendors, service providers and Bankers.*



Merchant Care Line
+603 – 2298 8888

Customer Care Line
+603-2719 9999

(Local & Overseas) 24 hours



<https://www.myaeoncredit.com.my>



customer.service@aeoncredit.com.my



If you have any further inquiry, please do not hesitate to contact below region representatives.

| Region | State / District | Personal In Charge | Contact |
|-----------------|---------------------------------|--------------------|---------------|
| Central (North) | Gombak | Mr. Lawrence Lee | 012-517 5653 |
| | Shah Alam | | |
| | Klang | | |
| Central (South) | Cheras (Include KL City Centre) | Ms. Carmen Look | 011-5660 2912 |
| | Negeri Sembilan | | |
| | Puchong | | |
| Southern | Johor | Mr. Ben Ng | 016-706 2706 |
| | Malacca | | |
| Northern | Kedah | Ms Chuah See Ling | 012-558 7634 |
| | Penang | | |
| | Perak | | |
| | Perlis | | |
| East Coast | Kelantan | Ms. Wennis Loh | 016-537 0982 |
| | Pahang | | |
| | Terengganu | | |
| East Malaysia | Sabah & Sarawak | Ms. Caris Teo | 016-888 6990 |

THANK YOU