Date: 28th May 2025

To: Participating Merchants

Dear Valued Partner,

Subject: Cross-Selling of Credit Cards - Effective 17 June 2025

We are pleased to announce a new enhancement to AEON Credit Service (M) Berhad ("AEON Credit") merchant cross sell credit card initiative in conjunction with the launch of the AEON Biker Visa Card, effective 17 June 2025.

Participating merchants will now be able to market and promote our credit cards to customers who are not applying Easy Payment Scheme (EP) or Financing Scheme with AEON Credit. This enhancement allows you to broaden your reach and promote AEON Credit's credit card to a wider customer base, including walk-in and regular customers, by simply scanning a dedicated QR code.

Key Highlights:

Effective Date: 17 June 2025

• Eligible Customers: Non-EP loan customers, including walk-in and regular customers

• Application Method: QR code scanning

Merchant Incentive: RM100 per approved and activated credit card (unchanged)

We believe this added flexibility will support your business growth and improve customer engagement. Our team will be in touch to provide the necessary QR codes and guidelines to support the rollout.

Terms and conditions applies and is subject to the contract on your appointment for our merchant cross-selling.

Should you have any questions or require further assistance, please do not hesitate to reach out to your account manager.

Thank you for your continued support and partnership.

Yours faithfully,

For and on behalf of AEON Credit Service (M) Berhad

(Janice Ong Chen Hwa,

Head of Credit Card Department)