



Terms and Conditions
Seasonal Celebration at Harvey Norman ("Campaign")

1.0 Campaign Period

- 1.1 This Seasonal Celebration at Harvey Norman ("Campaign") is organised by AEON Credit Service (M) Berhad ("AEON Credit") and will commence from 01st January 2024 to 30th April 2024 ("**Campaign Period**").

2.0 Eligibility

- 2.1 The Campaign is exclusively open to **Malaysian citizens** who have applied for "**AEON Credit's Objective Financing/ General Easy Payment (OF)**" Scheme for the purchase of any products nationwide from Harvey Norman Malaysia during the Campaign Period ("**Eligible Customer**").
- 2.2 Permanent, temporary and/or contract staff or employees of AEON Credit are not eligible to participate in this Campaign.

3.0 Qualifying Conditions

- 3.1 To participate in this Campaign, the Eligible Customer is required to submit the **COMPLETED** e-application form along with the required supporting documents to the participating merchants.
- 3.2 Eligible Customer with successful sales claim who applied within the Campaign Period will be referred to as "**Successful Participant**". All approval is at the sole discretion of AEON Credit based on its credit evaluation process.
- 3.3 Merchant shall insert the promo code "**HN2401PGC01**" during the submission of each application.
- 3.4 The following criteria must be fulfilled to be Successful Participant:
- 3.4.1 Application for **AEON Credit's Objective Financing/General Easy Payment (OF)** Scheme shall be submitted to AEON Credit within the Campaign Period; and
 - 3.4.2 Successful Participant shall execute the Sales & Purchase Agreement (S&P) upon approval of **AEON Credit's Objective Financing/General Easy Payment (OF)** Scheme application by AEON Credit.

4.0 Campaign Mechanism

- 4.1 Successful Participant who applied within the Campaign Period will be eligible for:



Eligible Product	Finance Amount (RM)	Finance Tenure (Months) *	PETRONAS Gift Card
Telecommunication	3,999 & below	up to 36	N/A
	4,000 - 5,999		RM100
	6,000 & above		RM200
Others (Home appliances, computer & laptop, digital gadget, kitchen appliances, home & living, health & beauty, sports & lifestyle)	2,999 & below	up to 36	N/A
	3,000 & 3,999	up to 48	
	4,000 - 5,999		RM100
	6,000 & above		RM200

4.1.1 PETRONAS Gift Card (“Gift”):

4.1.1.1 Successful Participant will be entitled for the Gift per table below:

Gift		Financing Amount
Free PETRONAS Gift Card	RM100	From RM4,000 to RM5,999.99
	RM200	RM6,000 and above

4.1.1.2 Exclusive mechanics to Harvey Norman outlets nationwide.

4.1.1.3 Applicable to all consumer durable products.

4.1.1.4 Successful Participant is eligible to one (1) Gift.

4.1.1.5 Applicable to any application for Product Financing/General Easy Payment Scheme within the Campaign Period from 01st January until 30th April 2024, and with sales claimed latest by 31st May 2024.

4.1.2 Extended Tenure of 48 Months

4.1.2.1 Eligible Customer is entitled to an extended tenure of 48 months with a minimum of RM3,000 financing amount.

4.1.2.2 This benefit does not apply to telecommunication products.

5.0 Redemption of PETRONAS Gift Card and Fulfilment

5.1 Free PETRONAS Gift Card (“Gift”)

Description	Campaign Period	Fulfilment Period
Up to RM200 PETRONAS Gift Card	Application between 01 st January to 30 th April 2024	By July 2024



- 5.2 The Successful Participants will be notified by Fulfilment Marketing Services Sdn Bhd via his/her mobile number registered with AEON Credit. All PETRONAS Gift Cards are bound by the terms and conditions set by PETRONAS.
- 5.3 The Successful Participants shall utilise the PETRONAS Gift Card before or on the date of the expiry date stated in the terms and condition. If the Gift remains unclaimed or unutilised by the date of expiry, the Gift will be forfeited and there shall be strictly no extension of the expiry date of the Gift will be allowed (without any liability on the part of AEON Credit to participate and/or any person).

6.0 General Terms & Conditions

- 6.1 By participating in this Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by all the Terms and Conditions ('Terms and Conditions') stated herein.
- 6.2 The Gift is not transferable to any third party, non-negotiable and non-exchangeable for cash, kind, in part or in full and/or other redemption item(s).
- 6.3 AEON Credit reserves the right to substitute this Campaign and Gift with any other or similar value at any time without prior notice. The Campaign and Gift are provided on an "as is" basis.
- 6.4 AEON Credit expressly excludes and disclaims any representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of the Gift.
- 6.5 AEON Credit shall not be liable for or obliged to recognize or replace any defective, lost, mistakenly transferred damaged or stolen Gift upon delivery of the Gift to Eligible Customers where such defect, loss or damage to the Gift is not due to the fault and/or negligence of AEON Credit.
- 6.6 During the verification process, the Eligible Customer's NRIC number must be identical to the original NRIC submitted during the application. Should the Eligible Customer's NRIC number be different from the registered NRIC number with AEON Credit, the said Eligible Customer shall be immediately disqualified and their Gift shall be forfeited.
- 6.7 The Gift may be withdrawn or cancelled by AEON Credit at its sole and absolute discretion if any purchase or transaction made by the Eligible Customer(s) under this Campaign is refunded, void, cancelled and/or fraudulent.
- 6.8 AEON Credit reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add to any of these Terms and Conditions (including the Campaign period or date and frequency of fulfilment of Gift) at



its absolute discretion without prior notice and any reason(s) to Eligible Customers. For the avoidance of doubt, unless expressly stated otherwise any such cancellation, termination or suspension by AEON Credit shall not entitle the Eligible Customers to any claim or compensation against AEON Credit for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of the act of cancellation, termination or suspension.

- 6.9 AEON Credit reserves the right to disqualify the Eligible Customers from receiving the Gift in the event the Eligible Customers does not comply with any of these Terms and Conditions or has committed fraudulent or wrongful acts in relation to this Campaign/AEON Wallet and/or any transactions made thereof.
- 6.10 In no event shall AEON Credit nor any of its officers, employees, representatives and/or agents (including without limitation, any third party service providers engaged by AEON Credit for purposes of the Campaign be liable to any person participating in this Campaign for any direct, loss of any nature, indirect, special or consequential loss or damage (including, but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign.
- 6.11 The Eligible Customers 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 Eligible Customers shall comply with all anti-corruption or anti-bribery laws, policies or regulations including AEON Credit's Anti-Bribery Policy which can be found at AEON Credit's website. In the event that AEON Credit has reasonable ground to believe that the Eligible Customers have not complied with this provision then AEON Credit may, in its sole discretion disqualify and/or terminate the Eligible Customer's participation without prejudice to any remedy available to it.
- 6.12 AEON Credit shall not be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, natural disasters, technical or system failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the Campaign so far as AEON Credit has exerted appropriate measures to mitigate these risks with due care and diligence.
- 6.13 By participating in this Campaign, it is deemed that all Eligible Customers:
- a) Consent AEON Credit to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to the participation in the Campaign; and
 - b) Consent AEON Credit to disclose their personal information including but not limited to their names, addresses and telephone numbers to any related and/or associate company within AEON Group/AEON Credit's existing or future business partners or strategic alliances and/or any other third party as AEON Credit may in its absolute discretion deem necessary or expedient for the purposes of the



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Campaign and shall be used only in relation to and for purposes of the Campaign;
and

- c) Consent that their photos or video recording to be used for current or future advertising and/or publicity in relation to the Campaign without any claim for neither payment nor compensation.
- 6.14 Please visit <https://www.aeoncredit.com.my/privacy-policy> to review and read the AEON Credit Privacy Notice. Eligible Customers acknowledge that they have read and accepted the AEON Credit Privacy Notice.
- 6.15 The Terms and Conditions may be amended from time to time and shall prevail over any provisions or representations contained in any other promotional or advertising materials. In the event of inconsistency, the latest version of these Terms and Conditions shall supersede any previous Terms and Conditions.
- 6.16 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
- 6.17 AEON Credit's decision on all matters relating to this Campaign will be final and binding on all Eligible Customers. No further correspondence or attempts to dispute such decisions will be considered by AEON Credit. If any matters arise which are not covered in these Terms and Conditions, it will be subject to the sole discretion of AEON Credit.
- 6.18 Participation in this Campaign does not entitle the Eligible Customers to automatic approval of the financing amount and tenure upon application. The approval is subject to AEON Credit's credit evaluation process.
- 6.19 The standard interest rate, penalty, early settlement rebate and other charges applies to all Consumer Durable Easy Payment Products as documented in the Product Disclosure Sheet.
- 6.20 AEON Credit shall not be responsible for any failure or delay of/by the postal or telecommunication authorities or any other party which may result in the Eligible Customers being excluded or omitted from participation in the Campaign or from the fulfilment process.
- 6.21 The Terms and Conditions herein shall apply to and be read together with the provisions in the AEON Wallet General Information ('General Information'). In the event of any discrepancy or inconsistency between the Terms and Conditions herein and those contained in the General Information, the Terms and Conditions set out herein shall prevail in so far as they apply to this Campaign.