



AEON CREDIT SERVICE

AUTO FINANCE & MOTORCYCLE EASY PAYMENT / PEMBIAYAAN KENDERAAN & ANSURAN MUDAH MOTOSIKAL

MADE TO SUIT YOUR NEED WITH AEON EASY PAYMENT SCHEME

• Easy • Fast • Flexible



FINANCING SCHEME FOR LOW CAPACITY MOTORCYCLE / SKIM PEMBIAYAAN UNTUK MOTOSIKAL BERKUASA RENDAH ATTRACTIVE PROFIT RATE / KADAR KEUNTUNGAN YANG MENARIK

Profit Rate (Monthly) / Kadar Keuntungan (Bulanan)*		
Financing Scheme / Skim Pembiayaan	AEON Credit Card or Express Card Holder/ Pemegang Kad Kredit AEON atau Kad Express	Non-cardmember / Bukan Pemegang Kad
Plan A / Pelan A	1.30%	1.60%
Plan B / Pelan B	1.00%	1.20%
Plan C / Pelan C	0.75%	0.84%

FINANCING SCHEME FOR HIGH CAPACITY MOTORCYCLE / SKIM PEMBIAYAAN UNTUK MOTOSIKAL BERKUASA TINGGI

Superike / Motosikal Berkuasa Besar	Monthly Profit Rate (%) / Kadar Keuntungan Bulanan (%)	Superike / Motosikal Berkuasa Besar	Monthly Profit Rate (%) / Kadar Keuntungan Bulanan (%)
Below 500cc / 500cc ke bawah	0.59% - 0.75%*	500cc and above / 500cc dan ke atas	0.40% - 0.57%*

* Terms & conditions apply. AEON Credit Service (M) Bhd reserves the rights to review, revise or withdraw the scheme at its own discretion without prior notice. / Tertakluk pada terma & syarat. AEON Credit Service (M) Bhd berhak mutlak untuk menyemak, mengubah atau menarik mana-mana bahagian skim ini tanpa memberi sebarang notis.

AEON-XPRESS CAR EASY PAYMENT / ANSURAN MUDAH KERETA AEON-XPRESS

Car Age / Umur Kereta	Minimum Down Payment / Wang Pendahuluan Minimum	Yearly Profit Rate (%) / Kadar Keuntungan Tahunan (%)	Maximum Loan Period / Tempoh Pinjaman Maxima
0 - 16	10%	4.33% - 9.90%	9 Year / Tahun*

* Terms and conditions apply. Car age + Loan period not more than 17 years. Semua pelan pinjaman adalah tertakluk kepada terma dan syarat. Umur kereta + tempoh pinjaman tidak boleh melebihi 17 tahun.

Required Documents / Dokumen-Dokumen Yang Diperlukan		
Document Description / Huraian Dokumen	Self-Employed / Bekerja Sendiri	Employed / Bekerja
Identification Card / Kad Pengenalan	✓	✓
Latest Salary Slip / Slip Gaji Terkini		✓
Latest Bank Statement / Penyata Bank Terkini	3 Months / 3 Bulan**	✓
	6 Months / 6 Bulan**	✓
Business Registration Form / Borang Pendaftaran Perniagaan	✓	
Form B/BE (Valid payment receipt of payment to LHDN) / Borang B/BE (Resit pengesahan pembayaran kepada LHDN)	✓	
Valid Driving Licence* / Lesen Memandu Sah*	✓	✓

* AEON Credit reserves the right to request for the additional document & information during application / AEON Credit berhak untuk meminta dokumen tambahan semasa permohonan.
* Only applicable to AEON-Express Car Easy Payment application / Untuk Ansuran Mudah Kereta AEON-Express.
** Terms & conditions apply / Tertakluk pada terma & syarat.

AEON Credit Service (M) Berhad (412767-V)
• 03-2719 9999 • www.aeoncredit.com.my

AEON-Xpress Easy Payment Information / Maklumat Ansuran Mudah AEON-Xpress

Selling Price / Harga Jualan	RM
Extended Warranty Price / Harga Jaminan Lanjutan	RM
GST / Cukai Barangan dan Perkhidmatan (Applicable for extended warranty price / Terhadap pada harga jaminan lanjutan)	RM
Total Cash Price / Jumlah Harga Belian	RM
Down Payment / Wang Pendahuluan	RM
Profit Rate / Kadar Keuntungan	Month / Bulan
Instalment Period / Tempoh Ansuran	Month / Bulan
Monthly Instalment / Ansuran Bulanan	RM Month / Bulan
AEON-Xpress Easy Payment Price / Harga Ansuran Mudah AEON-Xpress	RM

Customer may be required to pay advance instalment payment on a case to case basis to secure the final month(s) instalment. The advance instalment payment shall not be treated as a regular instalment payment in the event of default by Customer. AEON Credit reserves the right to determine and approve the Finance Amount and/or Finance Terms. The approved Finance Amount and/or Finance Terms stated in the Sale and Purchase Agreement may vary from the Finance Amount and/or Finance Terms stated herein due to adjustments made by AEON Credit in accordance to its policies. / Peminjam mungkin dikehendaki membayar ansuran pendahuluan kes tertentu untuk menjamin ansuran bulanan akhir. Bayaran ansuran pendahuluan tidak boleh dianggap sebagai bayaran ansuran tetap sekiranya berlaku keingkaran oleh peminjam. Aeon Credit berhak untuk menentukan dan meluluskan Jumlah Pinjaman dan/atau Terma Pinjaman. Jumlah Pinjaman dan/atau Terma Pinjaman yang telah diluluskan dan ternyata di dalam perjanjian Jual Beli mungkin akan berbeza daripada Jumlah Pinjaman dan/atau Terma Pinjaman yang dinyatakan di sini disebabkan oleh pelarasan yang dibuat oleh AEON Credit mengikut dasar-dasarnya.

Compensation / Bayaran Pampasan

Overdue period / Tempoh tertunggak	Late payment charge will incur if the payment is received between day 1 to day 8 after the payment due date. Caj pembayaran lewat akan dikenakan sekiranya pembayaran hanya diterima akhir dari hari pertama ke hari ke-8 selepas tarikh pembayaran.	Late payment charge will incur if the payment is received between day 9 to day 16 after the payment due date. Caj pembayaran lewat akan dikenakan sekiranya pembayaran hanya diterima akhir dari hari ke-9 ke hari ke-16 selepas tarikh pembayaran.	Late payment charge will incur if the payment is received between day 17 till the following due date. Caj pembayaran lewat akan dikenakan sekiranya pembayaran hanya diterima dari hari ke-17 sehingga tarikh akhir pembayaran yang berikutnya. OR / ATAU If no payment is received between day 1 till the following payment due date. Sekiranya tiada pembayaran dari hari pertama selepas tarikh akhir pembayaran ke tarikh akhir pembayaran yang berikutnya.	Additional late payment charge will incur for each subsequent month payment delayed. Tambahan caj lewat pembayaran akan dikenakan bagi tunggakan bayaran setiap bulan yang berikutnya.
Compensation / Bayaran Pampasan	RM18/-	RM23/-	RM40/-	RM23/-

Early Settlement Rebate Formula / Pengiraan Rebat Penyelesaian Awal

$\text{Rebate} = \frac{\text{RP} \times (\text{RP} + 1)}{\text{OP} \times (\text{OP} + 1)} \times \text{Total profit}$ $\text{Rebat} = \frac{\text{BT} \times (\text{BT} + 1)}{\text{TAX} \times (\text{TA} + 1)} \times \text{Jumlah Keuntungan}$	RP = Remaining period (no. of months), from point of early settlement until original full settlement date. OP = Original period (no. of months) set out in this Agreement BT = Baki Tempoh (bilangan bulan) dari masa penyelesaian awal sehingga tarikh asal penyelesaian penuh. TA = Tempoh Asal (bilangan bulan) yang dinyatakan di dalam Perjanjian ini.
Goods Delivery Date / Tarikh Penghantaran Barang	
Agreement No. / No. Perjanjian	

Payment Channel / Cara Pembayaran

ÆON provides a variety of payment method that is hassle free and convenient to make our valued customer's life easier. / ÆON menyediakan cara pembayaran yang mudah kepada pelanggan-pelanggan.

A. ÆON Service Center / Pusat Perkhidmatan ÆON

- i. Counter Payment / Pembayaran Kaunter
- ii. Cash Deposit Machine / Mesin Simpanan Tunai

1. ÆON Credit Branch / Cawangan ÆON Credit

Operating Hours: Monday - Saturday: 9am - 6pm
Every Last Sunday: 10am - 6pm Closed on Public Holiday
Waktu Urusan: Isnin - Sabtu: 9am - 6pm
Setiap Ahad Terakhir: 10am - 6pm Tutup pada Cuti Am

Branch at Terengganu and Kelantan: Sunday - Thursday: 9am - 6pm
Every last Friday: 10am - 6pm Closed on Public Holiday
Cawangan di Terengganu dan Kelantan: Ahad - Khamis: 9am - 6pm
Setiap Jumaat Terakhir: 10am - 6pm Tutup pada Cuti Am
* Operating Hours: Monday - Saturday: 9am - 6pm Closed on Sunday
* Waktu Urusan: Isnin - Sabtu: 9am - 6pm Tutup pada Ahad

Central Region / Cawangan Tengah

- * Menara Olympia, Kuala Lumpur
- Shah Alam, Selangor
- USJ Taipan, Selangor
- Kajang, Selangor
- Sri Gombak, Selangor
- Bangi, Selangor
- Banting, Selangor
- Senawang, Negeri Sembilan
- Setapak, Kuala Lumpur
- * Bandar Sri Permaisuri, Kuala Lumpur

Northern Region / Cawangan Utara

- Alor Setar, Kedah
- Inderawasih, Penang
- * Raja Uda, Penang
- Ipoh, Perak

Southern Region / Cawangan Selatan

- Johor Bahru, Johor
- Batu Pahat, Johor
- Melaka

Eastern Region / Cawangan Timur

- Kuantan, Pahang
- Temerloh, Pahang
- Kuala Terengganu, Terengganu
- Kota Bharu, Kelantan

East Malaysia / Malaysia Timur

- Kuching, Sarawak
- * Sibu, Sarawak
- Miri, Sarawak
- Kota Kinabalu, Sabah
- * Sandakan, Sabah

2. ÆON Counter Service Center at Shopping Complexes / Pusat Perkhidmatan ÆON di Kompleks Membeli-belah

Operating Hours: Base on Individual Shopping Complexes Operation Hours.
Waktu Urusan: Tertakluk kepada Waktu Perniagaan Kompleks Tersebut.

Central Region / Cawangan Tengah

- AEON Mid Valley, Kuala Lumpur
- AEON IOI Mall, Selangor
- AEON Sunway Pyramid, Selangor
- AEON One Utama, Selangor
- AEON AU2 Setiawangsa, Kuala Lumpur
- AEON Taman Equine Seri Kembangan, Selangor
- AEON Seremban 2, Seremban
- AEON Rawang
- AEON Bukit Tinggi, Klang, Selangor
- AEON Metro Prima, Kuala Lumpur
- AEON Bukit Raja Klang, Selangor
- AEON Shah Alam, Selangor

- AEON Big Wangsa Maju, Kuala Lumpur
- AEON Big Jalan Kapar, Selangor
- AEON Big Section 23 Shah Alam, Selangor
- AEON Big Bukit Rimau Shah Alam, Selangor
- AEON Big Mid Valley, Kuala Lumpur
- AEON Big Kota Damansara, Selangor
- AEON Big Subang Jaya, Selangor

Northern Region / Cawangan Utara

- AEON Queensbay Mall, Penang
- AEON Station 18, Ipoh
- AEON Seri Manjung
- AEON Bukit Mertajam, Penang

- AEON Taiping, Perak
- AEON Big Seberang Prai, Penang
- AEON Big Alor Setar, Kedah
- AEON Ipoh Klebang, Perak
- AEON Big Ipoh Midtown, Perak

Southern Region / Cawangan Selatan

- AEON Tebrau City, Johor
- AEON Bukit Indah, Johor
- AEON Kulaijaya, Johor
- AEON Big Kluang, Johor
- AEON Big Batu Pahat, Johor
- AEON Bandaraya Melaka

F. Direct Debit / Pemotongan Terus

- Malayan Banking Berhad
- AmBank (M) Berhad
- CIMB Bank Berhad

- Bank Muamalat Malaysia Berhad
- Standard Chartered Bank Berhad
- Alliance Bank Berhad

- Public Bank Berhad
- RHB Bank Berhad
- Bank Simpanan Nasional

This service is subject to terms & conditions of the participating banks.

Perkhidmatan ini adalah tertakluk pada terma dan syarat di semua cawangan bank yang terlibat.

Payment Charges / Caj Bayaran

PAYMENT CHANNEL / CARA PEMBAYARAN		Maybank	CIMB Bank	CIMB Islamic Bank	Public Bank	Alliance Bank	AmBank	BSN	RHB Bank	Standard Chartered Bank	Bank Muamalat
Auto Debit	Successful	RM 0.53 **	RM 1.06 *	RM 1.06 *	RM 0.53 **	RM 0.64 **	RM 1.06 **	RM 1.06 **	RM 1.06 *	RM 0.53 **	RM 0.53 *
	Unsuccessful								RM 1.06 *		
Counter								RM 1.06 **			
Cash Deposit Machine		RM 1.59 **	RM 1.06 **	RM 1.06 **	RM 1.06 **	RM 0.53 **					
Cheque Deposit Terminal					RM 1.06 **	RM 0.53 **					
ATM Transfer			RM 1.06 *	RM 1.06 *	RM 1.06 *	RM 0.53 **	RM 0.53 **	RM 1.06 **			
Internet Banking		RM 1.06 **	RM 0.64 *	RM 0.64 *	RM 1.06 *		RM 0.53 **	RM 1.06 **			
Interbank GIRO (IBG)		RM 0.11 via internet, RM 0.53 - RM 2.12 via Counter *. For full listing of all IBG participating banks, please refer www.myclear.org.my									
Instant Transfer		RM 0.53*. For full listing of all IBG participating banks, please refer www.myclear.org.my									

Note: The charges listed above are inclusive of 6% Goods & Services Tax (GST). Caj yang disenaraikan di atas adalah termasuk 6% cukai barangan dan perkhidmatan (GST).

* Payment Charges will be deducted from customer's Current Account or Savings Account. Caj Bayaran akan ditolak daripada Akaun Semasa atau Akaun Simpanan pelanggan.

** Payment Charges need to be added in the payment amount. Caj Bayaran perlu ditambah dalam jumlah pembayaran.

(Example: If the total payment is RM100 and customer choose payment channel via Maybank2u, payment charges amounting RM1.06 need to be added in which the amount payable is RM 101.06. Contoh: Sekiranya jumlah pembayaran adalah RM100 dan pelanggan memilih saluran pembayaran melalui Maybank2u, caj pembayaran berjumlah RM1.06 perlu ditambah di mana jumlah yang perlu dibayar ialah RM 101.06)

ÆON CREDIT SERVICE BRANCH NETWORKS / RANGKAIAN CAWANGAN ÆON CREDIT SERVICE

CENTRAL REGION / KAWASAN TENGAH

- Menara Olympia, Kuala Lumpur
Tel: 03-2772 9462 Fax: 03-2026 7949
- AEON AU2 Setiawangsa, Kuala Lumpur
Tel: 03-4257 5297 Fax: 03-4257 4927
- AEON Mid Valley, Kuala Lumpur
Tel: 03-2282 0249 Fax: 03-2282 0262
- AEON Metro Prima, Kuala Lumpur
Tel: 03-6250 7648 Fax: 03-6250 4371
- AEON Big Wangsa Maju, Kuala Lumpur
Tel: 03-4142 0827 Fax: 03-4142 0820
- AEON Big Mid Valley, Kuala Lumpur
Tel: 03-2282 1530 Fax: 03-3341 4632
- Setapak, Kuala Lumpur
Tel: 03-4142 0932 Fax: 03-4142 0689
- Bandar Sri Permaisuri, Kuala Lumpur
Tel: 03-9174 0184 Fax: 03-9174 1877
- AEON IOI Mall, Selangor
Tel: 03-8076 2526, 03-8070 0155 Fax: 03-8070 1433
- Kajang, Selangor
Tel: 03-8736 3311, 03-87346834 Fax: 03-8736 0077
- AEON Bukit Tinggi, Klang, Selangor
Tel: 03-3323 2226 Fax: 03-3323 6900
- Shah Alam, Selangor
Tel: 03-5032 9901 Fax: 03-5032 9910
- AEON Sunway Pyramid, Selangor
Tel: 03-5637 5655 Fax: 03-5637 4655
- AEON Equine Park, Selangor
Tel: 03-8941 6195 Fax: 03-8941 4193
- AEON One Utama, Selangor
Tel: 03-7727 9579, 03-7727 9573 Fax: 03-7727 9580
- Bandar Baru Bangi, Selangor
Tel: 03-8920 2726, 03-8920 1125 Fax: 03-8920 2130
- Banting, Selangor
Tel: 03-3180 2282, 03-3180 2284 Fax: 03- 3180 2289
- Subang, Selangor
Tel: 03-5631 0152, 03-5631 0153 Fax: 03-5631 0278
- AEON Rawang, Selangor
Tel: 03-6091 4650, 03-6091 4651 Fax: 03-6091 4629
- Sri Gombak, Selangor
Tel: 03-6184 1712 Fax: 03-6184 1723
- AEON Bukit Raja Klang, Selangor
Tel: 03-3341 4687 Fax: 03-3341 4632

- AEON Big Kota Damansara, Selangor
Tel: 03-6142 2246 Fax: 03-6142 2235
- AEON Big Jalan Kapar, Selangor
Tel: 03-3341 5729 Fax: 03-3341 5730
- AEON Big Section 23 Shah Alam, Selangor
Tel: 03-5541 0520 Fax: 03-5541 0627
- AEON Big Bukit Rimau Shah Alam, Selangor
Tel: 03-5120 1405 Fax: 03-5120 1408
- AEON Big Subang Jaya, Selangor
Tel: 03-5622 1334 Fax: 03-5622 1332
- Senawang, Negeri Sembilan
Tel: 06-677 5757 Fax: 06-677 5662
- AEON Seremban 2, Negeri Sembilan
Tel: 06-601 5855, 06-601 5655 Fax: 06-601 5955

NORTHERN REGION / KAWASAN UTARA

- AEON Big Seberang Prai, Penang
Tel: 04-390 6914 Fax: 04-390 6905
- Inderawasih, Penang
Tel: 04-380 1988 Fax: 04- 399 1033
- AEON Queensbay Mall, Penang
Tel: 04-644 0202 Fax: 04-644 1162
- AEON Bukit Mertajam, Penang
Tel: 04-548 5766 Fax: 04-548 5606
- Raja Uda, Penang
Tel: 04-320 0617 Fax: 04- 320 0616
- AEON Ipoh Klebang, Perak
Tel: 05-291 4369 Fax: 05-291 4361
- AEON Big Ipoh Midtown, Perak
Tel: 05-282 2314 Fax: 05- 282 2315
- Ipoh, Perak
Tel: 05-253 8848 Fax: 05-253 9039
- AEON Ipoh Station 18, Perak
Tel: 05-322 9580, 05-322 9590 Fax: 05-322 9587
- AEON Sri Manjung, Perak
Tel: 05-687 0070, 05-687 0080 Fax: 05-687 0075
- AEON Taiping, Perak
Tel: 05-801 2691 Fax: 05-804 8014
- Alor Setar, Kedah
Tel: 04-7713 717 Fax: 04-772 8999
- AEON Big Alor Setar, Kedah
Tel: 04-735 0269 Fax: 04-735 0277

EASTERN REGION / KAWASAN TIMUR

- Kuantan, Pahang
Tel: 09-567 1499, 09-566 3559 Fax: 09-565 3888
- Temerloh, Pahang
Tel: 09-290 1191 Fax: 09-296 3488
- Kuala Terengganu, Terengganu
Tel: 09-631 9999 Fax: 09-631 9894
- Kota Bharu, Kelantan
Tel: 09-748 5290 Fax: 09-748 0664

SOUTHERN REGION / KAWASAN SELATAN

- Plaza Merdeka, Melaka
Tel: 06-286 6120 Fax: 06-286 5035
- AEON Bandaraya Melaka
Tel: 06-283 4373 Fax: 06-283 0373
- Batu Pahat, Johor
Tel: 07-434 9955 Fax: 07-433 4653
- AEON Bukit Indah, Johor
Tel: 07-236 7769 Fax: 07-236 8711
- AEON Tebrau City, Johor
Tel: 07-3554 919 Fax: 07-355 0919
- Johor Bahru, Johor
Tel: 07-219 6888 Fax: 07-225 2888
- AEON Big Kluang, Johor
Tel: 07-776 4720 Fax: 07-776 3729
- AEON Kulaijaya, Johor
Tel: 07-660 6365 Fax: 07-660 6595
- AEON Big Batu Pahat, Johor
Tel: 07-435 1503 Fax: 07-438 6004

EAST MALAYSIA / MALAYSIA TIMUR

- Kuching, Sarawak
Tel: 082-223 388 Fax: 082-255 508, 082-244 508
- Miri, Sarawak
Tel: 085-442 443 Fax: 085-442 442
- Sibu, Sarawak
Tel: 084-321 812 Fax: 084-321 320
- Sandakan, Sabah
Tel: 089-209 866 Fax: 089-209 860
- Kota Kinabalu, Sabah
Tel: 088-527 527 Fax: 088-311 800, 088-311 801

B. Counter Payment / Kaunter Pembayaran

- Bank Simpanan Nasional

C. Self Service Terminal / Pembayaran Layan Diri

- i. Automated Teller Machine / ATM
- CIMB Bank
- AMBANK
- Bank Simpanan Nasional
- Public Bank
- Alliance Bank
- ii. Cash Deposit Machine / CDM
- Malayan Banking Berhad
- CIMB Bank
- Public Bank
- Alliance Bank
- iii. Cheque Deposit Terminal / Terminal Simpanan Cek
- Public Bank
- Alliance Bank

D. Payment via Internet / Pembayaran melalui Internet

- Malayan Banking Berhad - www.maybank2u.com.my
- Public Bank - www.pbebank.com
- Ambank - www.ambankgroup.com
- CIMB Bank - www.cimbclicks.com.my
- Alliance Bank - www.alliancebank.com.my
- BSN - www.mybsn.com.my

E. Inter Bank Giro (IBG)

- (i) Internet
- (ii) Bank Counters
- Please indicate:
- Beneficiary Name : ÆON Credit for [Your name per I/C]
- Beneficiary Bank : Citibank
- Account No.
- For credit card: [Your 16 digit credit card number]
- For Easy Payment: [789] follow by [Your 12 digit agreement number]
- Internet Funds Transfer (All Banks under MEPS GIRO)

VEP-APP-(04/2017) MBD – TR2 – F02 Rev 7

2 VEP-APP-04(2017) MID - TR2 - F02 Rev 9 ORIGINAL COPY / SALIHAN/ASAL