



ÆON CREDIT SERVICE

ÆON-XPRESS EASY PAYMENT / ANSURAN MUDAH ÆON-XPRESS

ÆON-XPRESS EASY PAYMENT (U-Mobile) / ANSURAN MUDAH ÆON-XPRESS (U-Mobile)

MADE TO SUIT YOUR NEED WITH ÆON EASY PAYMENT SCHEME

- Affordable • Convenient • Fast Approval

DETAILS OF ÆON-XPRESS EASY PAYMENT SCHEME / BUTIR-BUTIR SKIM ANSURAN MUDAH ÆON-XPRESS

ATTRACTIVE INTEREST RATE / KADAR FAEDAH YANG MENARIK

Interest Rate (Monthly) / Kadar Faedah (Bulanan)*			
Finance Amount Amaun Pembiayaan	ÆON Credit Cardmember Pemegang Kad Kredit ÆON	ÆON-XPRESS Cardmember Pemegang Kad ÆON-XPRESS	Non-cardmember Bukan Pemegang Kad
RM2,999 and below RM2,999 dan ke bawah	1.25%	1.35%	1.50%
RM3,000 - RM9,999	1.05%	1.05%	1.10%
RM10,000 - RM30,000	0.85%	0.85%	0.85%

Required Documents / Dokumen-Dokumen Yang Diperlukan**		
Document Description / Huraian Dokumen	Self-Employed / Bekerja Sendiri	Employed / Bekerja
Identification Card / Kad Pengenalan	✓	✓
Latest One Month Salary Slip / Satu Bulan Slip Gaji Terkini		✓
Bank Saving Account Passbook Buku Simpanan Bank	1 Month / 1 Bulan	✓
Latest Bank Statement Penyata Bank Terkini	3 Months / 3 Bulan	✓
Business Registration Form Borang Pendaftaran Perniagaan	✓	
Latest Form BE / Borang BE Terkini	✓	

* Terms & conditions apply. ÆON 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. ÆON Credit Service (M) Bhd berhak mutlak untuk menyemak, mengubah atau menarik balik mana-mana bahagian skim ini tanpa memberi sebarang notis.

** ÆON Credit reserves the right to request for additional documents & information during application.
ÆON Credit berhak untuk meminta dokumen tambahan semasa permohonan.

Penalty 1 / Penalti 1
Rate of 4% per month on all sums which are due and payable until payment is made in full. Caj sebanyak 4% sebulan akan dikenakan ke atas jumlah tunggakan yang perlu dibayar sehingga bayaran sepenuhnya dibuat.

Penalty 2 / Penalti 2				
Due Date / Tarikh Pembayaran	Every 2nd of the following month / Setiap 2hb bulan berikutnya			
Overdue period / Tempoh tertunggak	Payment is made between 6th until 10th of the month Pembayaran dibuat di antara 6 hingga 10 hari bulan	Payment is made between 11th until 18th of the month Pembayaran dibuat di antara 11 hingga 18 hari bulan	Payment is made between 19th of the month until the cut-off date* Pembayaran dibuat di antara 19 hari bulan hingga tarikh tamat*	Additional charge for each subsequent month payment is delayed Caj tambahan bagi bayaran setiap bulan selanjutnya ditangguhkan
Penalty 2 / Penalti 2	RM12/-	RM18/-	RM30/-	RM18/-

Early Settlement Rebate Formula / Pengiraan Rebat Penyelesaian Awal	
$\text{Rebate} = \frac{RP \times (RP + 1)}{OP \times (OP + 1)} \times \text{Total finance charge/profit}$	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
$\text{Rebat} = \frac{BT \times (BT + 1)}{TAX(TA + 1)} \times \text{Jumlah Caj Kewangan/Keuntungan}$	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	

Other Charges / Lain-lain Caj			
Auto Debit / Arahan Pindahan Tetap	Authorised Collection Counter Kaunter Pembayaran Sah	Bank Transfer Pindahan Wang Bank-bank Komersial	POS Online / POS Online
RM0.50 - RM2.00	RM0.50 - RM2.00	RM0.50 - RM2.00	RM1.50

Goods & Services Tax / Cukai Barangan & Perkhidmatan:

All applicable Goods & Services Tax ("GST") and taxes of a similar nature herein shall be payable by the applicant.
Sebarang Cukai Barangan dan Perkhidmatan dan lain-lain cukai seumpamanya perlu dibayar oleh pemohon.

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  
- * Sibul, 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 Klang, 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 Kulajjaya, Johor  
- AEON Big Kluang, Johor  
- AEON Big Batu Pahat, Johor  
- AEON Bandaraya Melaka

B. Counter Payment / Kaunter Pembayaran

i. POS Malaysia

ii. 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
Pos Online - www.posonline.com.my/ecommerce
CIMB Bank - www.cimbclicks.com.my

Public Bank - www.pbekbank.com
Alliance Bank - www.alliancebank.com.my
Ambank - www.ambankgroup.com

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)

F. Direct Debit / Pemoatongan 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.

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 43