

AEON Card

User Guide







ធនាតារឯកទេស អ៊ីអន (ខេមបូឌា) ភីអិលស៊ី ÆON SPECIALIZED BANK (CAMBODIA) PLC.



Dear Valued Customer, Welcome AEON Cardholder

On behalf of AEON SPECIALIZED BANK (CAMBODIA) PLC,,we are pleased that you have placed your trust in our services and accepted to be one of our AEON Cardholders.

AEON Card is formed as a pure credit service by providing a lot of privileges to customers such as free annual fee (AEON Violet Card), Point Redemption, Privilege Merchants, and AEON Thanks Day.

AEON Card is a Card Service that perfectly responds to the needs of customers who enjoy their daily lifestyles since it provides you with access to 46 million shops and 2.6 million ATMs worldwide. The Credit Card is designed to ease customers in purchasing or shopping online and processing cash advance.

We hope that you will be satisfied with all the privileges of your AEON Card and we promise to further expand our services and provide international standard services to maximize customer satisfaction.

Yours sincerely, AEON SPECIALIZED BANK (CAMBODIA) PLC.

Benefits of AEON Cards



Purchasing Goods and Services



Your AEON Card is currently accepted at over 46 million merchants worldwide wherever the VISA logo is displayed.

The merchant will request you to check your transaction amount and to sign on the receipt which contains detailed information of your AEON Card and transaction amount which will be billed on your billing statement.

Please check to make sure that the correct amount is printed on the receipt before signing it.



Cash Advance



• Insert Card into ATM Machine



- Enter PIN Code
- Select Cash Withdrawal
- Select or input necessary amount



Take out the card



Take out the cash

You can withdraw cash by using your AEON Card with your Personal Identification Number (PIN). Cash advances can be made at any ATM displaying the VISA or PLUS logo

BRANDING	VISA	
Logo	VISA	PLUS
Cambodia	Over 1,520 ATMs	
Worldwide	Over 2.6 Million ATMs	

AEON Card Privilege

You are about to discover the exclusive privileges brought to you by AEON Specialized Bank (Cambodia) Plc. You will have a freedom to live your life the way you want.







AEON Card Alliance Partner

Enjoy lots of discounts with our luxury Alliance Partners shops up to 50% discount.

















































































































Fashion











































Travel & Entertainment













Well-ness & Other





AEON Thanks Day



ថៃទី 20 និង 30

All AEON Cardholders can enjoy an exclusive discount of 5% at AEON Mall Phnom Penh, AEON Mall Sen Sok City and AEON MaxValu Express on 20th and 30th of every month.

Condition:

Use AEON Card to settle your bill

- · Except some particular items
- · Except items with discount sticker
- · Except other card promotion programs

Happy Plus Point Program



For every spending of USD 2, you can earn 1 Point and for 500 points, you can exchange for AEON Voucher or redeem for cashback of USD 5 at any branch in Phnom Penh and Provincial branch of AEON Specialized Bank (Cambodia) Plc. which have AEON Card operation.

How to earn your AEON Happy Plus Point



Conditions:

- For every USD 2 spending, you will earn 1 point. 500 point can be exchanged for a USD 5 voucher or cashback. Only AEON primary cardholder can redeem the point.
- Every point is counted and earned from purchase transactions only.
 Cash advance, annual fee, any fees and interests are not considered as point transactions.
- AEON Happy Plus Point earned by every supplementary card is automatically added to the AEON Happy Plus Point account of the primary card.
- Points earned will expire within 2 years (expiring on 31st of December of the second year).
- Point redemption is available at every branch of AEON Specialized Bank (Cambodia) Plc. in Phnom Penh and Provincial Branches which have AEON card operation.

Manage your point

- You can call 070/078/023 988 555 to check the points earned or check your Billing Statement to see details of your points or
- · Download Aeon Card Mobile app







Scan here to download

AEON Card Upgrade Program

Your AEON Violet Card will be upgraded to AEON Gold Card with just simply spending **USD 3,000** or more for shopping per year with your AEON Violet Card.



Conditions:

- Spending **USD 3,000** or more for shopping per year with your AEON Violet Card not included cash advance transaction.
- The annual fee will be waived for the following year.
- The accumulated transaction amount is included with the supplementary card transaction.
- Good payment history
- Every next year annual fee will be waived subject to minimum spending amount **USD 3,000** per year.
- AEON Specialized Bank (Cambodia) PLC. reserves the right, in the sole absolute discretion to decide the upgrade.

Understand your AEON Card

The front of the Card

- 1. Expiry Date
- 4. Worldwide Acceptance
- 2. Cardholder's Name
- 5. Logo Visa payWave, Contactless Symbol
- 3. Credit Card Number

1. Expiry Date

This refers to the month and year till when your card can be used.

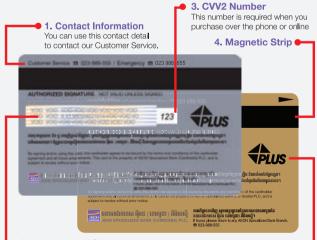


5. Logo Visa payWave, Contactless Symbol

4. Worldwide Acceptance

The back of the Card

- 1. Contact Information
- 2. Authorized Signature
- 3. CVV2 Number
- 4. Magnetic Strip
- 5. Logo PLUS



2. Authorized Signature

Your signature here is required.

5. Logo Plus Cash Advance is available at ATM with Logo Plus

FEE SCHEDULE			
Annual Fac	AEON Violet Card	Free	
Annual Fee	AEON Gold Card	USD 25 / Year	
Card Purchase	AEON Violet Card	28.8% / Year	
Interest Rate	AEON Gold Card	18.0% / Year	
Cash Advance	AEON Violet Card	28.8% / Year	
Interest Rate	AEON Gold Card	18.0% / Year	
Cash Advance Fee		5 USD or 2% of cash advance amount (The amount whichever is greater)	
Card Replacement	t Fee	USD 5	
PIN Replacement Fee		Free	
Foreign Currency Conversion Fee Non - USD Conversion fee		2.0%	
Over Limit Fee		USD 10	
Service fee for Sale Slip/Invoice		USD 5	
Late Payment Charge		If the Payment falls on 6 th -10 th : USD 1 will be charged 11 th - 15 th : USD 2 will be charged 16 th - 20 th : USD 3 will be charged	
OTHERS			
Security Cash Deposit		Not Required	
Minimum Payment		10% of the total transaction amount plus interests and other fees or USD 15 (whichever is greater)	

Monthly Billing Statement



- Customer Number: an identification number of cardholder. (This number is required when you make payment through a payment channel).
- Payment Due Date: the date by which your payment (at least the minimum amount due) must be made to avoid penalty.
- Minimum Payment: minimum amount you are required to pay. This represents USD 15 or 10% of your total current transaction amount (including interests and other fees).
- 4. Happy Plus Point Summary: your accumulated point summary.
- 5. Previous Point: total point summary of previous month.
- Redeem Point : last month redeemed point.
- 7. Point of this Month: the accumulated point of this month.
- 8. Outstanding Points: total and available earned points in your account
- 9. Point Expiration: the date by which points earned expire.
- 10. Transaction Date: the date when the transaction was made.
- 11. User: the person who makes transactions.
- Description: this section provides details of all payments, purchases, cash advances, and credits made during the statement period.
- Amount: information on the transaction amount against each payment, purchase, cash advance or credit. All non-USD currency transactions will be converted to US Dollars.

Settling Your Credit Card



Enjoy your free interest up to 52 days by paying full amount of your credit card purchase.

The monthly cutoff date of your Card transaction is every 10th of the month; AEON Specialized Bank (Cambodia) Plc. will send your billing statement by 27th of the next month; and your payment due date is on every 2nd of the following month.

You may choose to pay (i) full payment, (ii) Minimum payment or (iii) any amount higher than the minimum amount at any time on or before the payment due date. Should you choose to pay less than the full amount due, the remaining amount due will be carried forward to the next billing period and is subject to interest.

Example transactions in September and October

September	October		November
11 th	10 th	By 27 th	2 nd
Card Spending period from 11th Sept to 10th Oct	n Re Sta	ceiving Billing atement by Ema	Due Date

How should you settle billing statement?

Payment Methods

1. Payment Type

Full Payment	Pay full amount of total outstanding balance		
Minimum Payment	10% of transaction amount and interest plus other fee or USD 15 whichever is greater.		

2. How to make payment

Auto Debit	You can make Auto Debit with minimum or full amount from your bank account with which AEON Specialized Bank (Cambodia) Plc. cooperates. Service Fee is not required for Auto Debit Payment.	
Through Payment Channels	You can settle any amount of your total balance through our cooperative banks or agencies.	

Payment Channel

	Payment Method			
Payment Channels	Auto Debit	Pay at Counter	Pay Via Mobile App	Account Number
	_	0.50.1100	0.35.1100	0001-01-410992-1-2
ជនាគារ អេស៊ីលីដា គ្រប់សាខាទាំងអស់ទូទាំងប្រទេស	Free	0.50 USD	0.25 USD	ACLEDA Unity Toanchet Choose "Loan Repayment"
Wing ភ្នាក់ងាវើង ទាំងអស់ទូទាំងប្រទេស	Free	0.50 USD	0.50 USD	1366
Maybank នាគារ មេឃប៊ែង ព្រប់សាខាទាំងអស់ខ្ទទាំងប្រទេស	Free	0.50 USD	Free	00001-02-002177-01
() ននាគារ ចិន សាខាភ្នំពេញ	N/A	0.30 USD	N/A	100001100154027
ននាគារ កម្ពុជាសាធារណៈ គ្រប់សាខាទាំងអស់ទូទាំងប្រទេស	N/A	0.30 USD	N/A	010-02-13-06666-7
CIMBBANK ពនាគារ ស៊ីអាយអ៊ីមប៊ី គ្រប់សាខាទាំងអស់ទូទាំងប្រទេស	N/A	0.50 USD	N/A	1010123000000582
true money ភ្នាក់ងារ ទ្រូម៉ាន់នី	F	0.50 USD From \$1 - \$2,500	0.50 USD From \$1 - \$2,500	4000
	Free	1 USD From \$2,500.01 - \$10,000	1 USD From \$2,500.01 - \$10,000	1366



Be Protected From Credit Card Fraud

1. Keep Your Card Safe

- . Sign your Card on the signature panel as soon as you receive it.
- · Keep your Card in a secure place, and treat it as if it were cash.
- Don't forget to take your Card from the ATM after use.
- Keep the copy of your sales slips and check them against your billing statements
- Make sure your Card is returned to you.
- Contact our Customer Service Center for more information 070/078/023 988 555.

2. PIN Security

- Never keep a record of your Personal Identification Number (PIN). Instead, memorize it.
- Do not let anyone use your card and do not disclose your PIN to anyone.
- Make sure your PIN is protected from view when you use an ATM or POS Terminal.
- If you think someone has seen or knows your PIN, change it immediately.

3. Lost or Stolen

- If your Card has been lost or stolen by thief, or if your PIN is disclosed to a third party, please report the incidence immediately by calling our Customer Service Center at 023 988 655.
- Until or unless a verbal or written notice of loss or stolen by thief of the Card from the cardholder has been received by AEON Specialized Bank (Cambodia) Plc. the cardholder shall remain liable for all of transactions have been made before notice. However, whether or not the card was approved to use or was not approved to by cardholder.
- If your Card/PIN which has been reported lost or stolen by thief is found, it shall not be used again.

Card and PIN Reissue Process



- Card and/or PIN re-issue is available at all branches of AEON Specialized Bank (Cambodia) Plc. in Phnom Penh and Provincial Branches which have AEON Card operation.
- · Cardholders are required to fill out Customer Request Form.
- For more information please call to our Customer Service Center at 070/078/023 988 555.



