



AEON Card

User Guide

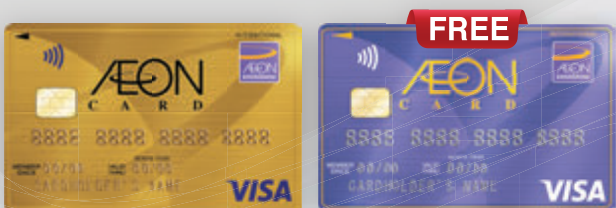
FREE



ធនាគារឯកទេស អ៊ីអេស (ខេមបូឌា) ភីអិលស៊ី
AEON SPECIALIZED BANK (CAMBODIA) PLC.

AEON CARD

THIS IS WHAT YOU NEED



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.

Understand your AEON Card

The front of the Card

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

1. Expiry Date

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



The back of the Card

1. Contact Information
2. Authorized Signature
3. CVV2 Number
4. Magnetic Strip

1. Contact Information

You can use this contact detail to contact our Customer Service.

3. CVV2 Number

This number is required when you purchase over the phone or online

4. Magnetic Strip



2. Authorized Signature

Your signature here is required.



Cash Advance

1



- Insert Card into ATM Machine

2



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

3



- Take out the card

4



- 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

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

Monthly Billing Statement

[illegible]

1. Customer Number : an identification number of cardholder. (This number is required when you make payment through a payment channel).
2. Payment Due Date : the date by which your payment (at least the minimum amount due) must be made to avoid penalty.
3. 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.
6. 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.
12. Description : this section provides details of all payments, purchases, cash advances, and credits made during the statement period.
13. 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.

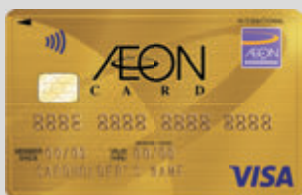
***Remark**

1. Cardholder will receive two different emails: the 1st email is Billing Password (4 digits) and the 2nd email is Billing Statement. Then cardholder is required to input the password to access to billing statement.
2. AEON Cardholder can also review their billing statement via AEON Card Mobile Application.

FEE SCHEDULE

Annual Fee	AEON Violet Card	Free
	AEON Gold Card	USD 25 / Year
Card Purchase Interest Rate	AEON Violet Card	28.8% / Year
	AEON Gold Card	18.0% / Year
Cash Advance Interest Rate	AEON Violet Card	28.8% / Year
	AEON Gold Card	18.0% / Year
Cash Advance Fee		5 USD or 2% of cash advance amount (The amount whichever is greater)
Card Replacement 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)

Benefits of AEON Cards



Purchasing Goods and Services



Swipe/Instler card
with POS machine



Tap contactless card
on POS machine



Online Payment



AEON Card Mobile
Scan to Pay

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. For transactions made by AEON Contactless Card, cardholder is required to sign on the receipt for the transaction amount from USD 50 only.

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

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.

**AEON
THANKS
DAY!** **5%
OFF**

AEON Thanks Day



All AEON Cardholders can enjoy an exclusive discount of 5% at AEON Cambodia inside AEON Mall Phnom Penh, AEON Mall Sen Sok City, AEON Mall Mean Chey 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

Learn More



HAPPY PLUS POINT

Point redemption



Cash Voucher



Cash Back



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 Provinces of AEON Specialized Bank (Cambodia) Plc. which have AEON Card operation.



AEON Lounge

Promotion Eligible to	AEON Gold Card Only
Promotion Offer	<ul style="list-style-type: none"> - Soft drink - Snack - Coffee&Tea - Free WIFI - Premium & Comfortable Lounge & VIP Service
AEON Lounge Location	<ul style="list-style-type: none"> - AEON MALL Phnom Penh (2F) - AEON MALL Sen Sok City (2F) - AEON MALL Mean Chey (1F)
Promotion Condition	<ul style="list-style-type: none"> - Cardholder shall present AEON Gold Card to AEON Lounge staff - Primary AEON Gold Cardholder can authorize other 2 persons to enjoy the offering for 2 hours/day.

AEON ALLIANCE PARTNERS

Let's enjoy privilege discount for Dining, Shopping and Entertainment with AEON Card at our Alliance Partners. For more details, please go to www.aeon.com.kh



For more Alliance Partners
Scan here





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 statement.
- 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 known 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 24/7 hotline at **023 988 655 /010 988 655.**
- Until or unless a verbal or written notice of the lost or stolen Card from the cardholder has been received by AEON Specialized Bank (Cambodia) Plc., the cardholder shall remain liable for all transactions made before this notice whether or not the card was approved or was not approved to use by cardholder.
- If your Card/PIN which has been reported lost or stolen is found, it shall not be used again.

Card and PIN Reissue Process



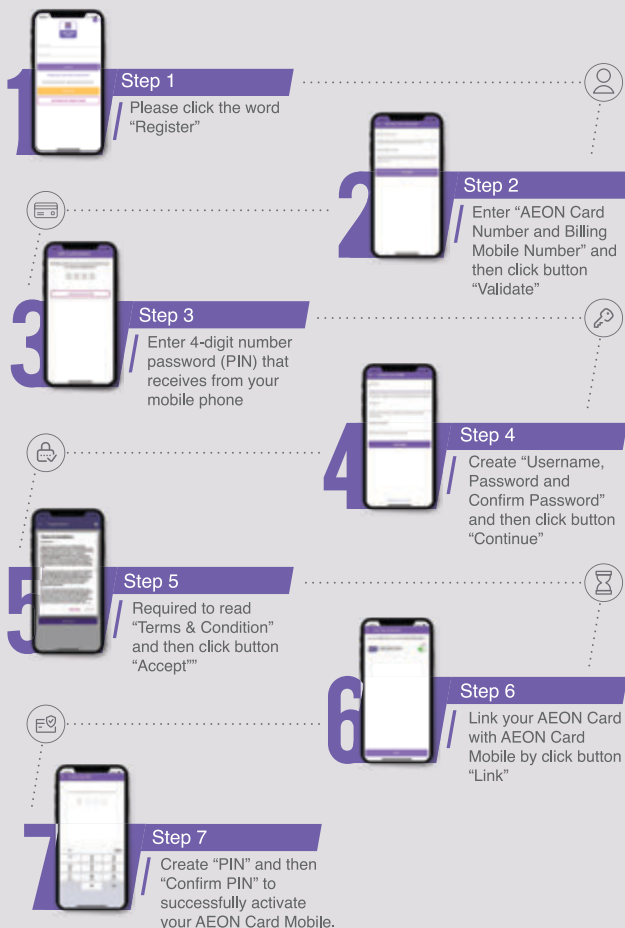
- **Card and/or PIN re-issue is available** at all branches of AEON Specialized Bank (Cambodia) Plc. in Phnom Penh and Provinces which have AEON Card operation.
- Cardholders are required to fill out Customer Request Form.
- For more information please call to our Customer Service Center at **070/078/023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

Control Your AEON Card at Your Fingertips

- Scan to pay
- Point Inquiry
- Hold/Un-hold Card
- Manage Your Card Anytime
Anywhere on Your Smart Phone
- Monthly Billing Statement
- Transaction History Inquiry
- Balance Inquiry



How to Activate AEON Card



AEON Card Mobile

Scan here to download



Download on the App Store

GET IT ON Google Play

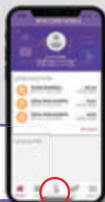
How to scan QR code for AEON Card Mobile Payment



01 | Open AEON Card Mobile App

Go to Scan to Pay

02



03 | Scan Merchant QR Code or
Enter Merchant ID

Verify the merchant information,
enter amount and check the
amount correctly then click "Pay"

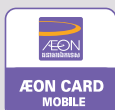
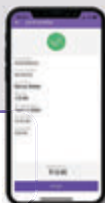
04



05 | Enter four-digit password (PIN)
to continue the transaction.

Your transaction is successful.
Please Click "OK" button to
return to the first page.

06



AEON Card Mobile

Scan here to download



More information, please kindly visit

<http://www.aeon.com.kh/aeon-card-mobile>

Managing your AEON Card

For more information on your AEON Card,
Please contact our Customer Service Center.



070/078/023 988 555



info@aeon.com.kh

