AEON SPECIALIZED BANK (CAMBODIA) PLC.

"Spend Overseas & Win a Total of USD 2,000 in Monthly Cashback Prizes with AEON Card"

Terms and Conditions

Definition:

- The **"Promotion"** refers to **"Spend Overseas & Win a Total of USD 2,000 in Monthly Cashback Prizes with AEON Card"** organized by **AEON SPB** in accordance with these Terms and Conditions.
- **"AEON SPB"** refers to **AEON SPECIALIZED BANK (CAMBODIA) PLC.**
- **"Eligible Cardholders"** refer to all AEON Cardholders, excluding AEON SPB staff and AEON Group Company staff, who hold an AEON Card and make eligible transactions during the **Promotion Period**, excluding Cardholders whose Card accounts have been suspended, cancelled, or terminated for any reason during the Promotion Period.
- "**Eligible Locations**" refer to all overseas merchants that accept face-to-face payments via AEON Card.
- **"Winners"** refer to AEON Cardholders who meet all requirements of these Terms and Conditions and are selected through the electronic Lucky Draw system.

Promotion Period:

The Promotion will start from **01 November 2026 to 31 January 2027 ("Promotion Period")** including public holidays, or may be extended, modified, suspended, or terminated at the sole and absolute discretion of **AEON** SPB without prior notice.

Promotion Criteria:

- The Eligible Transaction Period from **01st November 2026** to **31st January 2027**
- AEON Cardholders type includes AEON Violet Card and AEON Gold Card.
- Eligible locations refer to all merchants oversea that accept Face to Face payment AEON Card only.
- Each eligible transaction of USD 30 or more per transaction will qualify for one (1) Lucky Draw entry.
- Multiple eligible transactions will receive multiple Lucky Draw entries based on the number of qualifying transactions.
- **Total: 55 winners and USD 2,000 per month, comprising:**
  - Ten (5) winners × USD 100 = USD 500
  - Five (10) winners × USD 50 = USD 500
  - Twenty (20) winners × USD 30 = USD 600
  - Twenty (20) winners × USD 20 = USD 400
- The Lucky Draw will be conducted through the electronic Lucky Draw system of AEON SPECIALIZED BANK (CAMBODIA) PLC.

Cashback Prize and Monthly Lucky Draw Schedule:

Draw	Eligible Transaction Period	Draw Schedule	No. of Winners	Cashback per Winner	Total Prize
1st Draw	From 1- 30 November 2026	2nd week of December 2026	5	USD 100	USD 500
			10	USD 50	USD 500
			20	USD 30	USD 600
			20	USD 20	USD 400
2nd Draw	From 01–31 December 2026	2nd week of January 2027	5	USD 100	USD 500
			10	USD 50	USD 500
			20	USD 30	USD 600
			20	USD 20	USD 400
3rd Draw	From 01–31 January 2027	2nd week of February 2027	5	USD 100	USD 500
			10	USD 50	USD 500
			20	USD 30	USD 600
			20	USD 20	USD 400

Promotion Conditions:

- Eligible international Face-to-Face (F2F) transaction of USD 30 or more per transaction will qualify for one (1) Lucky Draw entry.
- The Promotion applies to eligible overseas Face-to-Face purchases made using AEON Visa Card. Online and e-commerce transactions are not eligible.
- Each eligible Cardholder may win only one (1) prize throughout the entire Promotion Period. A Cardholder who has already won a prize will not be eligible to participate in subsequent Lucky Draws.
- Supplementary Card transactions that meet the eligibility criteria will be counted under the Principal Cardholder's account and the cashback will be credited to the Principal Cardholder.
- The cashback will be credited to the Principal Cardholder's account within five (5) working days after the winner announcement.
- The Lucky Draw will be conducted through the electronic Lucky Draw system, with three (3) draws, one for each monthly eligible transaction period, according to the schedule above.
- The winners will be announced on the AEON Specialized Bank Facebook official page.
- Winners are requested to attend the prize presentation ceremony as scheduled by AEON SPB. If a winner is unable to attend, alternative arrangements may be considered on a case-by-case basis.
- All staff of AEON Specialized Bank and AEON Group's subsidiaries are not eligible to participate in this Lucky Draw Promotion.
- The cashback prize cannot be exchanged for cash or other commodities.
- AEON SPB reserves the right to modify, suspend, or terminate the Promotion in accordance with applicable requirements and without prior notice.

Disqualification:

AEON SPB reserves the absolute right to **disqualify the participation of any Eligible Cardholders** for the purpose of this **Promotion** without prior notice in the event:

(a) The Eligible Cardholder's Card account is in default (the detail of "Default "please click the link TCs-AEON-Card-ENG & TCs-AEON-Card-KH) during the Promotion Period; or

(b) the **Eligible Cardholder's** card account is closed during the **Promotion Period**; or

(c) the **Eligible Cardholder** has provided false information or engaged in any form of fraudulent activity during the **Promotion Period**; or

(d) The **Eligible Cardholder** breaches any of these Terms and Conditions stipulated herein.

Liability:

AEON SPB shall not be liable to any Participant for any damage of whatsoever nature or loss suffered (including but not limited to, loss of goodwill, income, or profits or consequential, direct, or indirect, exemplary, incidental, punitive, or special damages) however arising in relation to participation in **the Promotion**, or **AEON SPB** exercising its rights pursuant to any of the Terms and Conditions herein.

Other Conditions:

a) **AEON SPB's** reserved the right to all matters relating to **the Promotion** is binding and final and no further correspondence shall be revised or amended from the other Party. All Terms and Conditions stipulated herein are governed by and construed in accordance with the applicable laws and regulations of the Kingdom of Cambodia.

b) All Participants have read and understood all the Terms and Conditions specified herein and **AEON SPB** shall have the absolute right to suspend, terminate or cancel **the Promotion** at any time without any reasons and without prior notice to eligible customer as stated on **AEON SPB** website ***www.aeon.com.kh***

c) For any assistance and/or feedback related to **this Promotion**, AEON Cardholders can contact our hotline of **AEON SPB** by calling 023/070/078 988 555.