

English version
A. Definition
1. "AEON" is PT AEON Credit Service Indonesia.
2. "AEON CARD" is every type credit card issued by AEON for both primary cardholder and additional Cardholders.
3. "AEON Happy Point" is every point earned for every purchase of Rp 2500,- for primary and additional AEON Cardholders. AEON Happy Point valid ONLY for retail transactions and installment, AEON Happy Point cannot be exchanged for cash or credit or used to obtain cash advances, or used against payments of any charges (membership fee, administration fee, cash withdrawal fee, stamp duty, delays, etc.).
4. "AEON Happy Point Reward" is a loyalty AEON redemption program with rewards made in accordance with AEON terms and conditions. This program is a form of gratitude given to AEON Cardholders for their loyalty and credit worthiness in using AEON CARD.
5. "AEON Cardholder" is: Eligible primary and additional "active AEON Cardholders"
6. "Active AEON Cardholder" is : a. Cardholders who have valid credit cards and never close the credit card. b. Cardholders who have in good standing credit card status and no amount overdue
7. "Special Mention (Dalam Perhatian Khusus)" is a condition in which AEON CARD limit has been exceeded or if the AEON CARD bill payment has not been made between 1 (one) to 89 (eighty nine) calendar days after due date.
B. What is AEON Happy Point?
1. "AEON Happy Point" is every point earned for every purchase of Rp 2500,- for primary and additional AEON Cardholders. AEON Happy Point valid ONLY for retail transactions and installment. AEON Happy Point cannot be exchanged for cash or credit or used to obtain cash advances, or used against payments of any charges (membership fee, administration fee, cash withdrawal fee, stamp duty, delays, etc.).
2. AEON Cardholder who have more than 1 (one) of AEON CARD can combine AEON Happy Point of his/her multiple credit cards at the time of redemption.
3. AEON Happy Point will be granted automatically to AEON Cardholders when the transaction has been recorded by AEON system and completed by each of the following month. AEON Happy Point's decision on computation of Reward points on the AEON CARD account will be final, conclusive and binding on the credit cardholder and will not be liable to be disputed or questioned.
4. AEON Happy Point validity period is 2 (two) years since the first point formed in the birth month of AEON Cardholders. AEON Happy Point will be expired by every 10 (ten) of month on the birth month of AEON Cardholders.
5. AEON Happy Point can only be redeemed by eligible AEON Cardholders who have active cards until the date of point redemption. Any redemption of AEON Happy Point after closing card will be deleted automatically and will be non-exchangeable.
6. AEON Happy Point can be seen on monthly billing statement or by calling AEON Customer Service.
7. Only AEON Primary cardholders who can redeem AEON Happy Point.

8. AEON Primary cardholders should not be in “Special Mention (Dalam Perhatian Khusus)” status or above when joining AEON Happy Point redemption program.
9. After AEON Happy Point redemption is being process, AEON Cardholders are not allowed to cancel or change and shall receive rewards as approved or agreed.
10. AEON has the full right to change any conditions of System Calculation, Collection Period and other factors related to AEON Happy Point upon prior notice.
C. AEON Points Collection
1. Eligibility All AEON primary and additional credit cardholders.
2. AEON Happy Point Accumulation -“AEON Happy Point” is every point earned for every purchase of Rp 2500,- for primary and additional AEON Cardholders. AEON Happy Point valid ONLY for retail transactions and installment, AEON Happy Point cannot be exchanged for cash or credit or used to obtain cash advances, or used against payments of any charges (membership fee, administration fee, cash withdrawal fee, stamp duty, delays, etc.) - AEON Happy Point from additional card will be accumulated automatically to the primary card. - AEON Happy Point will accumulated from every 11 of the current month to every 10 of the next month.
D. AEON Happy Point Redemption
1. Rule of AEON Happy Point redemption In AEON Happy Point Redemption, AEON Cardholders should understand and follow the condition as mention :
a. Eligibility Applicant AEON Happy Point Rewards program is only eligible for AEON Cardholders ONLY
b. How to redeem AEON Happy Point Redemption of AEON Happy Point Reward is not automatic and can only be served through AEON Customer service.
c. Minimum AEON Happy Point to redeem Redemption points must meet minimum requirement point set by AEON. If points not match, AEON reserves the right to cancel point reward redemption requested.
d. Crime, fraud, or falsification AEON Happy Point Every crime, fraud or falsification related with AEON Happy Point, either in whole or in part, will result in the cancellation of AEON Happy Point including canceling the earned points. This is unless the AEON further stated that the transaction is legitimate, then AEON Happy Point will be added to AEON CARD related.
e. AEON Happy Point Redemption risk Any risks occurred from redemption point and rewards will be borne by AEON Cardholders entirely.
f. AEON Happy Point Redemption condition AEON reserves the right to wholly or partly modify the Rewards Program, condition and/or catalogue gift and AEON Happy Point required for any prize or to vary any of the terms and conditions herein in its absolute discretion and without prior notice to credit cardholders
2. Delivery rewards
a. Rewards will be delivered by providers appointed by AEON. For additional information related to delivery process, AEON Cardholder may contact AEON customer service.

b. AEON, as a non-provider rewards, is not responsible for any lost or stolen rewards/gifts redeemed through the AEON Happy Point Rewards Program. If any matters occurred during delivery process, AEON Cardholders may contact provider directly, or contact AEON Customer Service for further assistance.

c. AEON at any time can provide AEON Cardholder data information which consists of (but not limited to) AEON Cardholders' name, email address, or mobile phone number to the Provider in terms of availability of stocks or delivering rewards.

3. Regulation of AEON Happy Point Reward program

The terms and condition to end AEON Happy Point Reward Program will not be based on Article 1266 of the Civil Code of Indonesia but subject to the exclusive jurisdiction of the competent courts.