



Enagic[®]
Malaysia 

AEON CREDIT FACILITY

Interest Structure

Consumer Durable Product Financing Scheme (exclude Smartphone)

Finance Amount (RM)	Interest Rate per month		Financing Tenure
	New Customer	AEON Express / AEON Credit Card Customer	
RM 5,000 & below	1.25 %		Up to 36 months
RM 5,001 & above	1.10%	1.00%	
Repayment Period	6,12,18,24,30 & 36 month		
Agreement Fee (cannot be refinanced)	RM 47.00 (for finance amount RM 30,000 and below)		
	RM 94.00 (for finance amount RM 30,001 and above)		

Monthly & Last Installment Calculation (Sample)

Step 1: Finance Amount

Choose a product

Machine (Leveluk SD501)		RM 13,980.00
D/Payment	-	RM 3,980.00
Finance Amount		RM 10,000.00

Step 2: Total Profit (TP)

$(\text{Finance Amount} \times \text{Interest Rate}) \times \text{Repayment Period}$

Finance Amount		RM 10,000.00
Interest Rate	X	1.10%
Repayment Period	X	24 months
Total Profit (TP)	=	RM 2,640.00
Total Profit (TP) Round down	=	RM 2,640.00

Step 3: Total Payable (TPB)

Finance Amount + Total Profit

Finance Amount		RM 10,000.00
Total Profit (TP)	+	RM 2,640.00
Total Payable (TPB)	=	RM 12,640.00

Step 4: Monthly Installment (MI)

Monthly installment (MI)
 $(\text{TPB} / \text{Tenure})$

Last installment (LI)
 $(\text{TPB} - [\text{MI} \times (\text{Tenure} - 1)])$

Total Payable (TPB)		RM 12,640.00
Tenure	/24	RM526.67
Tenure (Round up)		RM527.00
Monthly Installment (MI) 1st to 23rd Installment = RM527.00		

Total Payable (TPB)		RM 12,640.00
MI x (Tenure - 1)	-	RM527 x (24 - 1)
Last Installment (LI) 24th Installment		= RM519.00

Reminder:
Agreement Fee shall not be included into Finance Amount

Applicant Pre-Assessment



Employee	Self-Employed	Joint Income (Spouse Only)
Must be aged 18 - 65 years	Must be aged 18 - 65 years	Must be aged 18 - 65 years
Applicants should be employed for at least 6 months in current employment	Self-employed applicants' current employment must be at least 1 year	Must not be a bankrupt
Minimum monthly gross income: RM1,000 (WM), RM920 (EM)	Minimum monthly net pay: RM1,000	Must be of sound mind and have the mental capacity to understand the guarantee document and the responsibilities and obligations of a guarantor
Office telephone number (compulsory) Handphone number (compulsory) Home telephone number (optional)	Office telephone number (compulsory) Handphone number (compulsory) Home telephone number (optional)	Must have freely consented to being a guarantor (i.e. should not have been forced or must not have entered into the contract under undue influence, fraud, misrepresentation or by mistake)
One contactable Referee which is not living together	One contactable Referee which is not living together	Must be Fixed Income Earner

Payment Method:

Auto Debit (Ambank, Alliance Bank, Bank Muamalat, BSN, CIMB Bank, Maybank, Public Bank, RHB Bank, Standard Chartered)

Credit & Joint Limit

Personal Credit Limit

The Credit Limit of a customer is based on the **Monthly Net Salary**.



Gross Income
RM2,500

-

11% - 14%

=

RM2,225

EPF /
SOCSSO

Joint Applicant (*Higher Credit Limit*)

AEON Credit allows spouse income combination ONLY. However, **50% of the spouse net salary** will be taken into consideration,



RM2,225

+



RM1,112

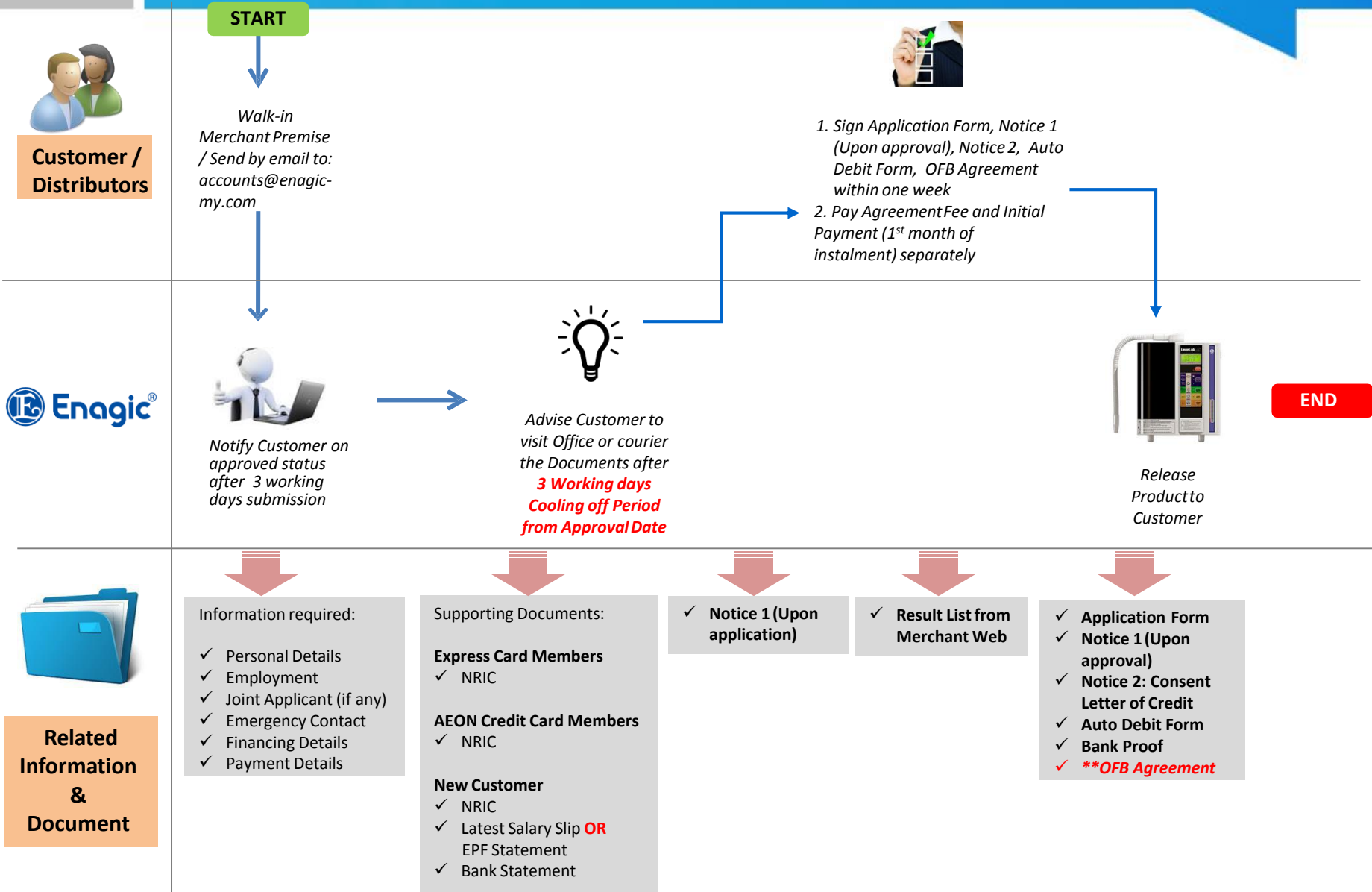
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RM 3,337

Applicant Documents Requirement



Employee	Self-Employed	Joint Income (Spouse only)
<p>Photocopy of I/C (front & back)</p>	<p>Photocopy of I/C (front & back)</p>	<p>Photocopy of I/C (front & back)</p>
<p>Latest 3 months Pay Slip (within 3 months from date of application)</p> <div style="border: 1px solid black; border-radius: 15px; padding: 10px; margin: 10px 0;"> <p>Example: Application date: 9 April 2020 Acceptable Pay Slip:</p> <ul style="list-style-type: none"> ✓ January 2020 ✓ February 2020 ✓ March 2020 </div> <p style="text-align: center;">‘OR’</p> <p>Latest EPF Statement (at least latest 3 months’ deduction from date of application)</p>	<p>Business Registration Form</p> <p style="text-align: center;">AND</p> <p>Business Account Bank Statement (Latest 3 consecutive months)</p> <p style="text-align: center;">‘OR’</p> <p>Latest Form B & Tax Payment Receipt</p>	<p>Latest 1 month Pay Slip</p> <p>Example: Current Month – November</p> <p>Application date: 1st to 15th Acceptable Pay Slip: - September / October</p> <p>Application date: 16th to 31st Acceptable Pay Slip: - October</p>



Sample of Auto Debit Forms

BORANG PEMOHONAN PERKHIDMATAN PEMOTONGAN TERUS DIRECT DEBIT SERVICE APPLICATION FORM.									
<p>ARAHAN: Isikan borang dengan huruf besar dan gunakan ke awangan di mana-mana anda ditanya untuk pengesahan. NOTES: Complete the form with capital letters, and where in the account-holder's name for verification.</p> <p>Saya / Kami dengan ini membolehkan "Pihak Bank" membuat bayaran melalui sistem Pemotongan Terus bagi semua yang diilham oleh Organisasi Penerima dan membuat potongan untuk bayaran perkhidmatan yang dikenakan secara automatik dari akaun saya/kami. <i>I / We hereby authorize "The Bank" to make the payment through Direct Debit System for the amount as listed by the Paper Organization together with the charges by debiting the amount from my / our account.</i></p>									
BUTIR-BUTIR PEMEGANG AKAUN / PARTICULARS OF ACCOUNT-HOLDER									
No. Akaun / Account No. <input type="text"/>	No. Kad Pengesahan / Identity Card No. <input type="text"/>								
Nama / Name: _____									
Alamat / Address: _____									
No. Telefon / Telephone No.: _____									
<p>BANK-BANK YANG DISEDIAKAN / APPOINTED BANKS</p> <div style="display: flex; justify-content: space-around; align-items: center;">     </div> <div style="display: flex; justify-content: space-around; align-items: center;">     </div>									
BUTIR-BUTIR PENERIMA / PARTICULARS OF RECEIVER									
<p>Sila tandakan 'X' pada bank, akaun yang berkenaan. <i>Please mark 'X' for the specific bank.</i></p> <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> Malayan Banking Berhad</td> <td><input type="checkbox"/> Standard Chartered Bank Berhad</td> </tr> <tr> <td><input type="checkbox"/> AmBank (M) Berhad</td> <td><input type="checkbox"/> Alliance Bank Berhad</td> </tr> <tr> <td><input type="checkbox"/> CIMB Bank Berhad</td> <td><input type="checkbox"/> Public Bank Berhad</td> </tr> <tr> <td><input type="checkbox"/> Bank Muamalat Malaysia Berhad</td> <td><input type="checkbox"/> RHB Bank Berhad</td> </tr> </table>		<input type="checkbox"/> Malayan Banking Berhad	<input type="checkbox"/> Standard Chartered Bank Berhad	<input type="checkbox"/> AmBank (M) Berhad	<input type="checkbox"/> Alliance Bank Berhad	<input type="checkbox"/> CIMB Bank Berhad	<input type="checkbox"/> Public Bank Berhad	<input type="checkbox"/> Bank Muamalat Malaysia Berhad	<input type="checkbox"/> RHB Bank Berhad
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<input type="checkbox"/> CIMB Bank Berhad	<input type="checkbox"/> Public Bank Berhad								
<input type="checkbox"/> Bank Muamalat Malaysia Berhad	<input type="checkbox"/> RHB Bank Berhad								
<p>Nama / Name: AEON CREDIT SERVICE (M) BERHAD (612767-M) Level 29, Menara Olympia, No. 8, Jalan Raja Chulan, 50200 Kuala Lumpur. TEL: 03-2719 9699 FAX: 03-2781 0700 Postkod / Postcode: 50200</p>									
BUTIR-BUTIR BAYARAN / PAYMENT PARTICULARS									
<p>Tetapan Bayaran / Payment / Payover / Easy Payment / Personal Financing / Credit Card / Others (Please Specify): _____</p> <p>No. Rujukan / Ref. No. <input type="text"/></p> <p>Had Maksimum / Maximum Limit <input type="text"/> atau Tidak Had Maksimum / or No Maximum Limit <input type="checkbox"/></p> <p>* Untuk Bayaran Kad Kredit sahaja / For Credit Card payment only <input type="checkbox"/> Bayaran Penuh / Full Payment <input type="checkbox"/> atau Bayaran Minimum / or Minimum Payment <input type="checkbox"/></p> <p>Sebarang Cukai Barangan dan Perkhidmatan dan lain-lain cukai yang seumpamanya perlu dibayar oleh Pemegang Akaun. <i>All applicable Goods & Service Tax ("GST") and other taxes or levies shall be payable by the Account Holder.</i></p>									
PERAKUAN PEMEGANG AKAUN / DECLARATION BY ACCOUNT-HOLDER									
<p>Saya / Kami akan membolehkan akaun saya / kami sebagai mempunyai baki yang mencukupi untuk membolehkan arahan di atas diproseskan. Arahan ini akan bertukar kuasa sehingga dimansuhkan oleh saya / kami secara bertulis. Saya / Kami juga bersetuju untuk mematuhi syarat-syarat dan peraturan yang ditetapkan oleh Bank. Saya / Kami dengan ini telah membaca dan faham akan segala syarat-syarat dan peraturan yang ditetapkan oleh Bank. <i>I / We will permit that my / our account is always having sufficient funds to meet the above payment. This authorization shall remain in force until it is revoked in writing. I / We agree to be bound by the Terms and Conditions as provided by the Bank. I / We have read through and fully understand the terms and conditions as specified by the Bank.</i></p>									
<p>Tandatangan (sahaja dalam rekod Bank) / Signature (in per Bank record) _____ Tarikh / Date: / /</p>									
UNTUK KEGUNAAN BANK / FOR BANK USE ONLY									
KOD ORGANISASI / ORGANIZATION CODE <input type="text"/> NO. SERI / SERIAL NO. <input type="text"/> JENIS BAYARAN / PAYMENT TYPE <input type="text"/>	Cawangan / Branch Sub-butir pemegang akaun telah diperiksa dan disahkan betul oleh Particulars of account-holder checked and confirmed by Tangan / Signature _____ Tarikh / Date _____ Tangan Pegawai Kaunter / Officer Signature _____								

