

# MOTORCYCLE FINANCING

HP - i



## Hire Purchase – i Financing Overview

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Hire Purchase-i financing is a Shariah-compliant financing product cater for the needs of customers seeking an alternative to the conventional Hire Purchase product.

As the Hirer, you have to pay the Owner by way of installment payment of rental charges based on rental rate. Upon all the agreed installment are fully paid, ownership of the motor vehicle is then transferred to you.

This financing is governed under the Hire Purchase (HP) Act 1967.

## Hire Purchase – i Motorcycle Financing Benefit

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- High financing margin, and flexible down payment options.
- Installment tenure up to 84 months.
- AEON Credit has the widest merchants network through out the country. Customers have more options to choose where to buy their dream motorcycle.
- We finance wide range of motorcycle brands, low and high capacity motorcycle.
- Easy and flexible application, less document needed during application stage.



## Applicant's Criteria



### Individual

### Self-Employed

### Joint income (upon request)

Malaysian citizen aged 18 - 65 years

Malaysian citizen aged 18 - 65 years

Malaysian / PR of Malaysia aged 18 years and above

Applicants should be employed for at least 6 months in current employment

Self-employed applicants' company must be 1 year in operation

Applicant's spouse only

Minimum monthly gross income:  
**Moped:** RM1,000 (WM), RM920 (EM)  
**Big Bike & Superbike:** RM 1,300 (WM & EM)

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Office telephone number & Handphone number is compulsory

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One contactable referee Applicant must be contactable

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## Credit Limit Multiplier Calculation

Product Category	Existing AEON Credit Customer (with Good Repayment Records)	New AEON Credit Customer
* Moped	Monthly Gross Income X Up to 14 times	Monthly Gross Income X Up to 14 times
** Big Bike, Superbike & Maxi Scooter (BB & SB)	Monthly Gross Income X Up to 24 times	Monthly Gross Income X Up to 14 times

\* For zero financing record (first time loan) applicant, if customers with a gross income less than RM 2,000, the credit limit multiplier applied up to **7 times**.

\*\* For zero financing record (first time loan) applicant, if customer with a gross income less than RM 3,000, the credit limit multiplier applied up to **8 times**.

**Note:** Maximum finance amount is also subject to other internal credit criteria.



# HP- i New Moped Financing

## New Motorcycle

### All New Moped

<i>Margin of Finance</i>	$\leq 90\%$
<i>Rate Per Month</i>	0.833%
<i>Tenure (Months)</i>	12 to 60
<i>*Processing Fee with SST &amp; Stamping Fee (RM)</i>	431.20

#### **Note:**

- *Minimum 10% down payment is required.*
- *Processing Fee with SST (RM421.20) + Stamping Fee (RM10)*
- *The tenure is subject to the brand and models.*



# HP- i Used Moped Financing

## Used Motorcycle

### UMB1

<i>Margin of Finance</i>	<i>Profit Rate/Month</i>	<i>Motorcycle Age</i>	<i>Max Financing Tenure (Months)</i>	<i>Tenure + Motorcycle Age (Maximum)</i>	<i>*Processing &amp; Stamping Fee (RM)</i>
<i>&lt;= 90%</i>	<i>0.833%</i>	<i>6 Years &amp; below</i>	<i>48</i>	<i>10 Years</i>	<i>431.20</i>
		<i>&gt;6 - 7 Years</i>	<i>36</i>	<i>10 Years</i>	
		<i>&gt;7 - 8 Years</i>	<i>24</i>	<i>10 Years</i>	
		<i>9 Years</i>	<i>12</i>	<i>10 Years</i>	

**Note:**

- *Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service*
- *Processing Fee with SST (RM421.20) + Stamping Fee (RM10)*



## HP- i RNMEP Financing

### RNMEP

All RNMEP	
<i>Margin of Finance</i>	<i>Up to 90%</i>
<i>Profit Rate Per Month</i>	<i>0.833%</i>
<i>Tenure (Months)</i>	<i>12 to 60</i>
<i>*Processing Fee with SST &amp; Stamping Fee (RM)</i>	<i>431.20</i>

**Note :**

1. Minimum 10% down payment is required.
2. Processing Fee with SST (RM421.20) + Stamping Fee (RM10)
3. The tenure is subject to the brand and models.
4. Vehicle must be registered within 10 months from application submission date.
5. Vehicle must NO ownership Claim
6. No Road Tax



# HP- i Electric Motorcycle

## Electric motorcycle (EV Bike) - New

Scheme	MB4	
Brand	BLUESHARK, YADEA, ZEEHO	
Tenure (Months)	12 to 48	
Profit Rate Per Month	0.65%	0.833%
Margin of Finance	Up to 90%	
*Processing Fee with SST & Stamping Fee (RM)	215.20	

**Note:**

- Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service.
- Processing Fee with SST (RM205.20) + Stamping Fee (RM10)
- The tenure is subject to the brand and models.



# HP- i Big Bike Financing

## Big Bike (New)

SCHEME	BB3			
<i>Margin of Finance</i>	<i>Up to 90%</i>			<i>70% &amp; below</i>
<i>Profit Rate Per Month</i>	0.50%	0.65%	0.75%	0.50%
<i>Tenure (Months)</i>	12 to 84			
<i>*Processing Fee with SST &amp; Stamping Fee (RM)</i>	701.20			

**Note:**

- *Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service.*
- *Processing Fee with SST (RM691.20) + Stamping Fee (RM10)*



## HP- i Used Big Bike Financing (Below 500cc)

### Big Bike (Used)

Scheme	UBB1			UBB2		
Brand	Kawasaki, Honda, Yamaha, KTM, Aprilia, Vespa, & Benelli			SYM, Naza, Kymco, CMC, Momos, Daelim, KTNS, Husqvarna, Modenas, Keeway, Zontes, BMW, Adiva, Longjia, Ducati, Royal Enfield, Royal Alloy, Aveta & etc		
Max Age of Financing	12 Years			12 Years		
Maximum Motorcycle Age / Instalment Tenure	Motorcycle Age (years)	Max Financing Tenure (months)	Max Financing Age (years)	Motorcycle Age (years)	Max Financing Tenure (Months)	Max Financing Age (years)
	1-5	84	12	1-5	84	12
	6	72	12	6	72	12
	7	60	12	7	60	12
Profit Rate Per Month	0.75%			0.80%		
Margin of Finance	Up to 90%					
*Processing Fee with SST & Stamping Fee (RM)	701.20					

#### Note:

- Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service
- Processing Fee with SST (RM691.20) + Stamping Fee (RM10).



## HP- i New Superbike Financing (500cc & above)

### Superbike (New)

SCHEME	Margin of Finance	Profit Rate Per Month			
<b>SB1</b>	Up to 90%	0.40%	0.44%	0.48%	0.50%
<b>SB2</b>		0.44%	0.48%	0.53%	0.55%
<b>SB1</b>	Up to 70%	0.375%			
<b>SB2</b>		0.44%			

SCHEME	Eligible Brands:-
<b>SB1</b>	Yamaha, Honda, Kawasaki, Ducati, BMW, Harley Davidson, Aprilia, KTM, Suzuki, Moto Guzzi, Triumph, Zero Engineering, Royal Enfield & Modenas
<b>SB2</b>	Naza, Husqvarna, MV Agusta, KTNS, Benelli, Moto Morini, QJ Motor, Gas Gas, CFMoto, Wmoto, Brixton, Benda, MBP & Voge

**\*\*Tenure: Up to 84 months**

Scheme	SB1	SB2
<b>*Processing &amp; Stamping Fee (RM)</b>	701.20	

**Note:**

Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service.  
Processing Fee (RM691.20) + Stamping Fee (RM10).



# HP- i Used Superbike Financing (500cc & above)

## Superbike (Used)

Scheme	USB1			USB2		
Brand	Kawasaki, Honda, Yamaha, Suzuki, KTM, Aprilia, Vespa, Triumph, BMW, Ducati, Harley Davidson, Moto Guzzi, Zero Engineering & Royal Enfield			Naza, Husqvarna, MV Agusta, KTNS, Benelli, Moto Morini, QJ Motor, Gas Gas, CFMoto, Wmoto, Brixton, Benda, MBP & Voge		
Max Age of Financing	14 Years			12 Years		
Maximum Motorcycle Age / Instalment Tenure	Motorcycle Age (years)	Max Financing Tenure (months)	Max Financing Age (years)	Motorcycle Age (years)	Max Financing Tenure (Months)	Max Financing Age (years)
	1-5	84	12	1-5	84	12
	6	72	12			
	7	60	12	6	72	12
	8	60	13			
	9	48	13			
	10	48	14	7	60	12
Profit Rate Per Month	0.625%			0.625%		
Margin of Finance	Up to 90%					
*Processing Fee with SST & Stamping Fee (RM)	701.20					

**Note:**

- Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service.
- Processing Fee with SST (RM691.20) + Stamping Fee (RM10).
- Maximum financing tenure for Motorcycle Age 8 – 10 years is only applicable to selected brands & models above 1000cc only. (Refer Used Superbike price list)



# HP- i Used Superbike Financing (500cc & above)

## Superbike (Used)

Scheme	USB3		
Brand	Kawasaki, Honda, Yamaha, Suzuki, BMW, Ducati & Harley Davidson *		
Max Age of Financing	18 Years		
Maximum Motorcycle Age / Instalment Tenure	Motorcycle Age (years)	Max Financing Tenure (months)	Max Financing Age (years)
	1-5	84	12
	6	72	12
	7	60	12
	8	60	13
	9-10	48	14
	9-10**	60	15
	11-13**	60	18
Profit Rate Per Month	0.625%		
Margin of Finance	Up to 90%		
*Processing Fee with SST & Stamping Fee (RM)	701.20		

**Note:**

1. Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service
2. Processing Fee with SST (RM691.20) + Stamping Fee (RM10).
3. \* Selected models only.
4. \*\* Maximum financing tenure to 5 years for Age 9 – 13 years are subject to customer eligibility.



## HP- i Maxi Scooter Big Bike Financing

### Maxi Scooter (New & Recon New Non Register)

Segment	Finance Amount	Margin of Finance	Profit Rate Per Month / Year	Tenure (Months)	*Processing Fee with SST & Stamping Fee (RM)
499cc & below	No Capping	81% - 90%	0.50%pm (6% pa)	12 to 84	701.20
		71% - 80%	0.45%pm (5.4% pa)		
		70% and below	0.40%pm (4.8% pa)		

**Note:**

- Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service.
- Processing Fee with SST (RM691.20) + Stamping Fee (RM10).



# HP- i Maxi Scooter Superbike Financing

## Maxi Scooter (New & Recon New Non Register)

Segment	Margin of Finance	Profit Rate Per Month / Year	Tenure (Months)	*Processing Fee with SST & Stamping Fee (RM)
500cc & above	90% and below	0.375%pm (4.5% pa)	12 to 84	701.20
		0.44%pm (5.28% pa)		
		0.50%pm (6% pa)		

**Note:**

- Minimum 10% down payment is required and not exceeding maximum finance amount price guide from AEON Credit Service.
- Processing Fee with SST (RM691.20) + Stamping Fee (RM10).




## New Superbike Financing Application

- Motorcycle merchant is required to calculate the monthly installment base on the average profit rate as below during the application.

### Example :

Models	Maximum Finance Amount	Range of Profit Rate Per Month	Average Profit Rate Per Month	Tenure						Revision Date	
				12	24	36	48	60	72		84
CB1300 SUPER BORDOLE SP Classification: CBU	76,770	0.40%-0.52%	0.470%	6,759	3,560	2,494	1,961	1,641	1,428	1,275	16/12/2022

\* The price quoted is for reference only.

 The actual profit rate will be determined based on applicant's qualification. Merchant shall base on the revised profit rate for sales submission.

 Monthly repayment shall not exceed one third of monthly net salary.



Example : Monthly Repayment = RM1,000 ( Monthly net income is RM3,000 X 1/3 = RM1,000)  
 Maximum Loan = RM60,000 (RM60,000 X 0.48% X 84 months = RM24,192 + RM60,000  
 = RM84,192. Monthly Repayment = RM1,002

\* Subject Credit Assessment Guidelines



## Additional Documents & Condition of Used Superbike Financing Application

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- i. *Copy of motorcycle registration card or vehicle ownership certificate, front & back page. The motorcycle should be free from any encumbrance before submission to AEON Credit.*
- ii. *Merchant's quotation of the used super bike details as below :*
  - *Purchaser Name, Address & Contact*
  - *Brand & Model*
  - *Year of Manufactured*
  - *Year of Registered*
  - *Registration Number*
  - *Cubic Capacity*
  - *Selling Price*
- iii. *The number of ownership shall not exceed 4 registered owners during the credit assessment period, except temporary ownership transfer under merchant's name.*
- iv. **USB1 Plan** - *For motorcycle age 7 years and below. Max financing tenure + motorcycle age only up to 12 years, Motorcycle Age 8-9 remain maximum finance age at 13 year and Motorcycle Age 10 remain maximum finance age at 14 year.*
- v. **USB2 Plan** – *Motorcycle Age 1-7 remain maximum finance age at 12 year.*



# Application Documents Requirement

Documents Required	Employed Applicant		Self-employed Applicant	
	Applicant	Joint income applicant (upon request)	Applicant	Joint income applicant (upon request)
NRIC	√	√	√	√
Valid Malaysian Driver Licence	-	-	-	-
Copy of VOC / Registration Card (Used & RNMEP only)	√	-	√	-
Salary Slip (Latest 1 Month)	√	√	-	√
EPF Statement (Upon Request)	√	√ (1 month)	-	√ (1 month)
Bank Passbook (Upon Request)	√	√ (1 month)	-	√ (1 month)
EA form		√ (1 month)		√ (1 month)
Company Registration	-	-	√	-
Business Account Bank Statement (Latest 3 months)	-	-	√	-
Payment Receipt (Upon Request)	√		√	
Marriage certificate / card		√		√
Joint income consent form		√		√


- Bank Account Proof Non Mandatory during application, however merchant needs to provide Bank Account Proof during Sales Claim.
- AEON Credit reserves the right to request any additional documents if necessary.
- Any submission of Borang B or Borang BE must complete with payment receipt to LHDN.



## Salary Slip

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### Commission / Incentive / O.T. Based Salary

 *3 months latest salary slip*

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### Unconvincing Pay Slip

 *Unconvincing pay slip refer to salary voucher or payment voucher in hand written form.*

 *Salary payment must be evidenced by bank statement. If the salary is credited to bank, applicant has to provide bank book or EPF statement.*

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### Agriculture / Fisherman Based Application

 *Statement / receipt of produce sold for the latest past 3 months, example: Penyata Pendapatan Peneroka.*






 *Statement of bank account.*

*- AEON Credit reserves the right to request any additional documents if necessary.*

## Credit Limit Definition

-  AEON Credit Scoring System will determine the credit limit based on customer profile.
  -  Net salary will determine the credit limit granted.
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## Joint Income

-  AEON Credit allows spouse income combination. However, only **HALF** of the spouse net salary will be taken into consideration.
-  Spouse Identity Card (IC)
-  Marriage Certificate / Card
-  1 month Pay Slip / EPF Statement / EA Form / Bank Statement
-  Joint Income Consent Form



## Monthly Installation Calculation

Example: Finance Price : RM 50,000  
 Profit rate : 3.00% per annum  
 Installment period : 7 years

### a. Calculation for Total Profit ( TP )

(Finance Amount x Profit Rate) x Installment Period = TP  
 (RM50,000 x 3.00%) x 7 years = **RM10,500.00**

### b. Calculation for Total Payable (TPB)

Finance Amount + Total Profit = TPB  
 RM50,000 + RM10,500 = **RM60,500.00**

### c. Calculation for Monthly Instalment ( MI )

1<sup>st</sup> & Remaining Installment (MI) = TPB / Total Number of Installment  
 1<sup>st</sup> to 83<sup>rd</sup> Instalments: RM60,500 / 84 = RM720.24  
*Round up = RM721.00\** ← - - - - -

Last Installment = TPB - [ MI x ( Total Number of Installment - 1 ) ]  
 84<sup>th</sup> Installment = RM60,500 - [ RM721 x ( 84 - 1 ) ]  
 = RM60,500 - [ RM721 x 83 ]  
 = RM60,500 - RM59,843  
 = **RM657.00**

*\*Kindly round up to the nearest ringgit*

Eg.: RM720.01 = RM721.00  
 RM720.99 = RM721.00



## End to End On-Boarding Journey Summary

### Application Process

*Pre assessment result with credit limit within 5-10 mins*



### Agreement Signing Process



### Sales Claim Process

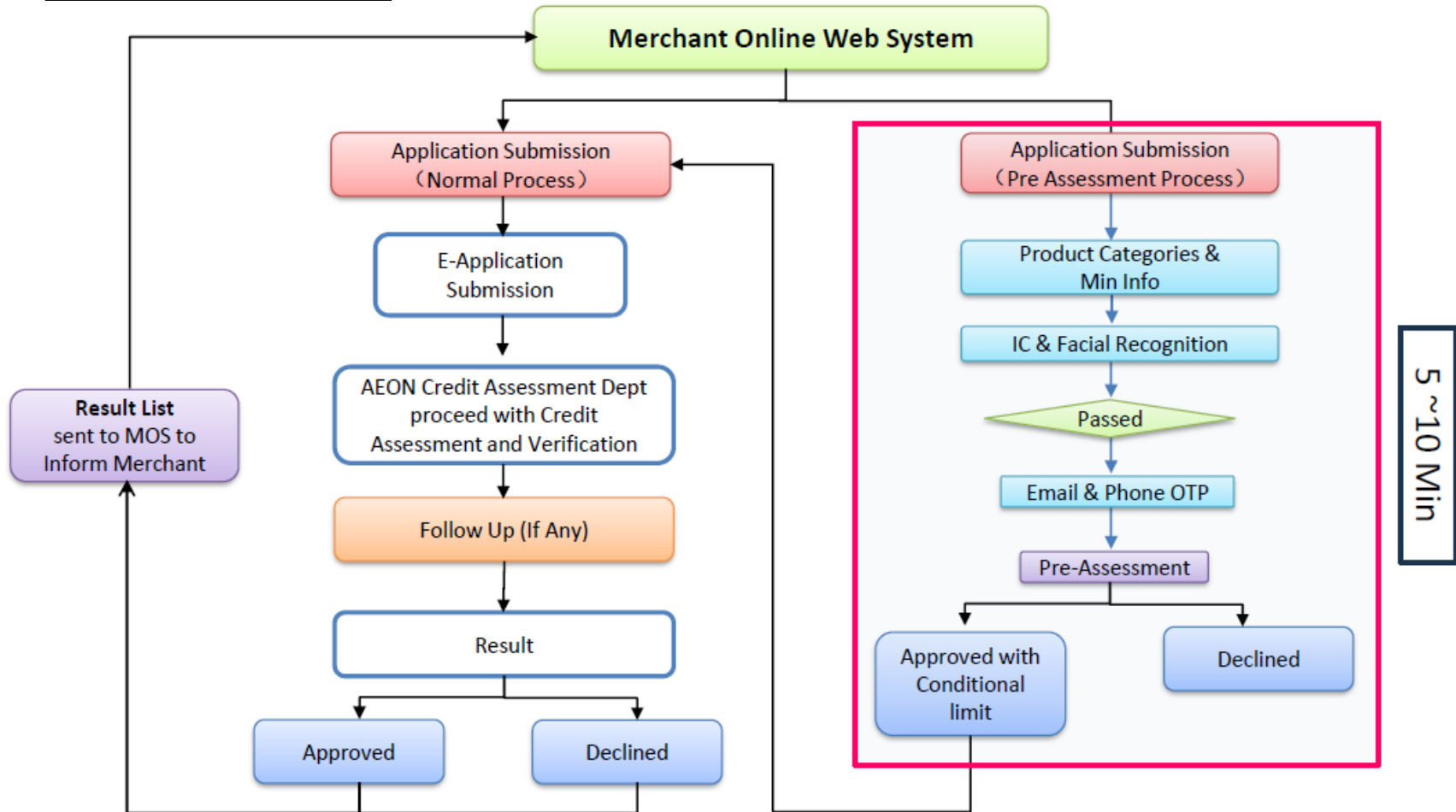


*Note: 1. MOS (Merchant Online Web System); 2. TAT (Turn Around Time)*



## Application Process

### MOS Process Flow



**Remark:**

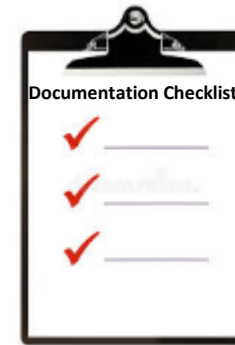
Once the pre-assessment approved with conditional credit limit then would continue as normal application submission.



## Documentation Checklist

### 1. Application Entry

1. Application Form
2. Customer documents  
*- Customer documents remain unchanged as per current practice*



### 2. Upon Approval

1. Result List
2. Second Schedule Part I & Part II
3. HP-i Agreement
4. Guarantor Indemnity (If any)
5. Purchase Undertaking
6. Confirmation of Delivery Receipt
7. Sale Contract
8. FIS Consent Form
9. Auto Debit Form

### 3. Sales Claim

Please refer to Documentation Checklist for Sales Claim (Slide 26)

## Result List

- *Sample of Result List*

AEON CREDIT SERVICE (M) BHD (412767-V)			
(RESULT LIST - Page 001)			
DATE :	2025/05/09	AGENT CODE :	
STORE NAME :		(FAX No 1 : 0390216908)	M/S GROUP :
BRANCH :			
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APPROVAL CASE			
Kindly contact the customer upon approval for merchandise handling. Please verify the following particulars to the Application Form and collect the initial payment (if any).			
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CUSTOMER NAME :			
NEW IC :		OLD IC :	
AGREEMENT NO :		APPLICATION DATE :	2025/04/25
REASSESSMENT :		APPROVAL DATE :	2025/04/30
JUDGEMENT DATE :		APPLICATION EXTENDED :	
CASH PRICE :		VALIDITY DATE :	
BAL ORI PAYABLE :		DEPOSIT :	FINANCE PRICE :
INITIAL PAYMENT :		RENTAL RATE :	TENOR :
LAST INT AMOUNT :		MTHLY INSTALMENT :	PAYMENT METHOD :
PRODUCT1 BRAND :		ADV INS PAYMENT :	MONTH(S) :
PRODUCT2 BRAND :		NAME : MOTORCYCLE	MODEL :
PRODUCT3 BRAND :		NAME :	MODEL :
		NAME :	MODEL :
PROMOTION CODE :			
REMARK :			
GUARANTOR NAME :			
NEW IC :		OLD IC :	
MERCHANT PROCESSING FEES : 640.00		MERCHANT PARTICIPATION FEES :	STAMPING FEES : 10.00
MERCHANT PROCESSING FEES TAX: 51.20		MERCHANT PARTICIPATION FEES TAX:	
MERCHANT PROCESSING FEES TOTAL: 691.20		MERCHANT PARTICIPATION FEES TOTAL:	
The approval of this application is subject to any additional conditions as may be imposed by AEON Credit Service.			
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IMPORTANT: Valued Merchant, kindly be reminded that required documentation is essential for your sales claim submission. This shall include Auto Debit Form that is duly filled especially customer information & Bank Account Number. Customer is required to sign/thumb print on the Auto Debit Form as recognize during the Bank Account opening. The requirement is crucial for us to serve Merchant & Customer with quality service.			



# Documentation Checklist For Sales Claim

No	Documents	Original Copy	Photocopy
1	Sales Submission List	✓	▪
2	Application Form	✓	▪
3	HP-i Second Schedule Part I and Part II (2 copies)	✓	▪
4	HP-i Agreement (2 copies)	✓	▪
5	HP-i Guarantor Indemnity (2 copies) (If any)	✓	▪
6	HP-i Purchase Undertaking (2 copies)	✓	▪
7	HP-i Confirmation of Delivery Receipt (2 copies)	✓	▪
8	HP-i Sale Contract (2 copies)	✓	▪
9	FIS Consent Form (2 copies)	✓	▪
10	Auto Debit Form	✓	▪
11	Vehicle Insurance Cover Note	✓	▪
12	Original Invoice & Delivery Order	✓	▪
13	Clear copy of NRIC (Front and Back)	▪	✓
14	Bank Account Proof	✓	▪
15	K1 or K1 Paperless Receipt and K69 (for CBU big bike and superbike)	▪	✓
16	Photocopy of VOC	▪	✓



## HP- i Documents Guideline

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# Important Note

- ✓ Please use **black ink pen** ONLY
- ✓ Two (2) copies of full set Agreements are required to be completed and send back to AEON Credit for sales claim and stamping purposes.
- ✓ Upon completion, AEON Credit will send back one (1) copy of Agreement to customer safekeeping.



## HP- i Documents Guideline

### 1. Product Disclosure Sheet

- Can be download & print via ACS Web or Merchant Web (Available in English & BM version)
- Merchant is responsible to provide PDS to customer before entering into AEON Credit HP-*i* Agreement

<b>AEON CREDIT SERVICE</b>		SAMPLE	
		<b>HIRE PURCHASE-i</b> PRODUCT DISCLOSURE SHEET	
<b>PRODUCT DISCLOSURE SHEET</b> Please read this Product Disclosure Sheet before you decide to take up the Hire Purchase-i. Be sure to also read the general terms and conditions attached herewith. Please seek clarification from AEON Credit Service (M) Berhad if you do not understand any part of this document or the general terms and conditions.		<b>HIRE PURCHASE-i</b> Date: _____	
<b>1. What is this product about?</b> Hire Purchase-i financing is a Shariah-compliant financing product cater for the needs of customers seeking an alternative to the conventional Hire Purchase product. AEON Credit Service (M) Berhad is given you to part finance the purchase of a motor vehicle. Upon approval from the institution, a Hire Purchase-i Agreement shall be entered between you as the Hirer and AEON Credit Service as the Owner of the motor vehicle. As the Hirer, you have to pay the Owner by way of installment payment of rental charges based on rental rate. Upon all the agreed installment are fully paid, ownership of the motor vehicle is then transferred to you. This financing is governed under the Hire Purchase (HP) Act 1967.			
<b>2. What is the Shariah concept applicable?</b> Hire Purchase-i financing embraces the Shariah concept of Ijarah (Lease) and subsequent Bai' (Sale) also known as Ijarah Thumma Al-Bai' (AITAB). Based on the Wa'd (promise) made by the customer to buy the asset, the asset will be sold to customer at an agreed price upon expiry of the hiring term.			
<b>3. What do I get from this product?</b> <ul style="list-style-type: none"> <li>• Margin of Financing : Up to 90%</li> <li>• Hiring Term : Up to 108 months*</li> <li>• Rental Rate : Up to 10% p.a</li> </ul>			
<b>4. What are my obligations?</b> <ul style="list-style-type: none"> <li>• Your monthly repayment is RM _____</li> <li>• Monthly repayment is calculated based on the following variables:</li> <li>• i) Loan Amount (PV) = <math>\frac{A(PV)(1+i)^n}{(1+i)^n - 1}</math>      ii) Flat Interest Rates based on Rule 70 (a)</li> </ul> As Hirer, you have the obligation to pay the installments on time or before the due date, inform the institution (Owner) of any changes in your profile & to continue to ensure that the motor vehicle financed is adequately insured.			
<b>5. What if I fail to fulfill my obligations?</b> Should you fail to service your payment obligation in a timely manner, the following consequences will apply. <ul style="list-style-type: none"> <li>• Compensation Charges               <ul style="list-style-type: none"> <li>a. For default payment during facility tenure = 1% p.a. on the overdue installment amount;</li> <li>b. For default causing the facility to be terminated or brought to court = 1% p.a. on the outstanding balance (outstanding cash price portion and accrued rental)</li> <li>c. For default payment after expiry of facility tenure = BNM Islamic Interbank Money Market ("IIMM") rate on the outstanding balance (outstanding cash price portion and accrued rental)</li> <li>d. For default payment post judgment = IIMM rate on the basis judgment sum.</li> </ul> </li> </ul> Note: <ul style="list-style-type: none"> <li>i. Compensation charges shall not be compounded and more than outstanding principal.</li> <li>ii. Compensation charges method and rate are subject to changes as may be prescribed by BNM.</li> <li>iii. Compensation charges is computed on a daily basis from the payment due/maturity date/judgment date.</li> <li>iv. The motor vehicle may be repossessed if you do not keep up with the payments on the monthly installment of the Hire Purchase-i Agreement</li> </ul>			
<b>PRODUCT DISCLOSURE SHEET</b> Please read this Product Disclosure Sheet before you decide to take up the Hire Purchase-i. Be sure to also read the general terms and conditions attached herewith. Please seek clarification from AEON Credit Service (M) Berhad if you do not understand any part of this document or the general terms and conditions.		<b>HIRE PURCHASE-i</b> Date: _____	

\* Subject to Management approval.



## HP- i Documents Guideline

**SAMPLE**

### 6. What if I fully settle the financing earlier than the date originally agree upon?

If you settle the balance outstanding earlier, you are entitled to a rebate on the HP-i rental charges. The rebate shall be calculated in accordance with the following formula:-

$$\text{Rebate} = \frac{RP \times (RP+1)}{OP \times (OP+1)}$$

RP = Remaining period (no. of months), from point of early settlement until original full settlement date.  
OP = Original period (no. of months) set out in Hire Purchase-i Agreement.

### 7. Do I need any insurance/takaful coverage?

Yes, insurance/takaful coverage is mandatory under the Hire Purchase Act 1967 (HP Act). You are required to ensure the motor vehicle is covered under a comprehensive takaful coverage during the entire financing tenure.

Note: Takaful contribution is to be borne by the Customer

### 8. What are the major risks?

You are required to ensure prompt service of your monthly installment to avoid repossession of the motor vehicle. If you have problems in meeting your obligations, please contact us early to discuss payment alternatives. You are advised not to pass your vehicle to third parties to resume the payment of the instalments without settling the account first as you are still legally liable as long as the account is not settled.

### 9. What do I need to do if there are changes to my contact detail?

It is your responsibility and important for you to inform us any changes in your contact information to ensure that all correspondences reach you in a timely manner.

### 10. Where can I get assistant and redress?

PAYMENT CHANNEL	Maybank	CMB Bank	CMB Islamic Bank	Public Bank	Alliance Bank	Ambank	BSN	RHB Bank	Standard Chartered Bank	Bank Muamalat
Auto Debit	Successful RM0.20**	RM1.00*	RM1.00*	RM0.50**	RM0.60**	RM1.00**	RM1.00**	RM1.00*	RM0.50**	RM0.50*
Counter	Unsuccessful						RM1.00**			
Cash Deposit Machine	RM1.00**	RM 1.00**	RM 1.00**	RM1.00**	RM0.50**					
Cheque Deposit Terminal				RM 1.00**	RM0.50**					
ATM Transfer		RM 1.00*	RM 1.00*	RM1.00*	RM0.50**	RM0.50**	RM1.00**			
Internet Banking	RM0.30**	RM0.60*	RM0.60*	RM1.00*		RM0.30**	RM1.00**			
Interbank GIRO (IBG)	RM 0.10 via Internet, RM 0.50 - RM 2.00 via Counter*. For full listing of all IBG participating banks, please refer www.myclar.org.my									
Instant Transfer	RM 0.50*. For full listing of all IBG participating banks, please refer www.myclar.org.my									

Note: The charges listed above are excluded of any applicable taxes, duties, levies, or similar charges imposed by relevant authorities.

\* Payment Charges will be deducted from customer's Current Account or Savings Account.

\*\* Payment Charges need to be added in the payment amount.

(Example: If the total payment is RM100 and customer choose payment channel via Maybank2u, payment charges amounting RM0.10 need to be added in which the amount payable is RM100.10)

### Make payment via AEON Wallet

AEON Member Plus Visa Card / AEON Privilege Card for Hawkers & Petty Traders.	Payment can only be made by using a valid and active AEON Member Plus Visa Card / AEON Privilege Card for Hawkers & Petty Traders.
Online Payment	Requires valid and active current account / savings account (CASA) in Malaysia for online payment via FPK.

- If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives.
  - > AEON Credit Service (M) Berhad, Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur. Tel: 03- 2719 9999
- Alternatively you may seek the services of Credit Counseling and Debt Management Agency (AKPK), an agency established by Bank Negara to provide free service on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:-
  - > Level 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.
  - Tel: 03-1 800 22 2575. Email: enquiry@akpk.org.my
- If you wish to complain on the product or services provided by us, you may contact us at:-
  - > AEON Credit Service (M) Berhad, Customer Care, Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur. Tel: 03- 2719 9999. Email: customer.service@aeoncredit.com.my
- If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:-
  - > Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.
  - Tel: 1 300 88 5465. Fax: 03- 2174 1515. Email: bnmtelelink@bnm.gov.my

### 11. Where can I get further information?

Should you required further information on taking a Hire Purchase-i financing, please refer to our website at www.myeoncredit.com.my. If you have any further queries, please contact us at:-

AEON Credit Service (M) Berhad  
Level 18, UOA Corporate Tower, Avenue 10,  
The Vertical, Bangsar South City,  
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.  
Tel: 03-2719 9999



## HP- i Documents Guideline

### 2. Applicant Form (E-Form)

- Can be download & print via Merchant Web

AEON Credit Service Hire Purchase-i Application Form / Borang Permohonan Pembiayaan Sewa-Beli-i	
Agent Code / Kod Agen	Application Date / Tarikh Permohonan DD / HH MM / BB YY / TT
<input type="checkbox"/> Motorcycle Financing-i / Pembiayaan Motosikal-i	<input type="checkbox"/> Auto Financing-i / Pembiayaan Kendaraan-i
<b>Agreement No. / No. Pelejanan</b> <span style="font-size: 2em; color: red;">SAMPLE</span>	
<b>Applicant Details / Butir-butir Pemohon</b>	
<input type="checkbox"/> Mr / En <input type="checkbox"/> Miss / Cik <input type="checkbox"/> Madam / Pn	Nationality / Kewarganegaraan
<input type="checkbox"/> Others (Specify) / Lain-lain (Nyatakan)	Present Residential Address / Alamat Kediaman Semelanj
Full Name As In NRIC / Nama Penuh Seperti Dalam K.P.	Postcode / Poskod
(New) NRIC No. / No. K.P. (Baru)	Permanent Residential Address (If different from the above) / Alamat Kediaman Tetap (Jika berbeza dengan di atas)
(Old) I.C. No. / Passport No. (If foreign citizen) / Military / Police ID / No. K.P. (Lama) / No. Pasport (Jika warg asing) / ID Tentera / Polis	Postcode / Poskod
Gender / Jantina	Postcode / Poskod
Date of Birth / Tarikh Lahir DD / HH MM / BB YY / TT	Home Tel No. / No. Tel Kediaman
Email Address / Alamat E-mel	Handphone No. / No. Tel Bimbit
Marital Status / Tahap Perkahwinan	Correspondence Address / Present Home Address / Office / Alamat Surat-menyurat / Alamat Kediaman Semelanj / Pejabat
Race / Kaum	No. of Dependent / Elangan Tanggungan
Residency Status / Status Kependudukan	1. <input type="checkbox"/> Own Property / Rumah Sendiri
Taxpayer Identification No. (TIN) / No. Pengenalan Cukai	2. <input type="checkbox"/> Parent's Property / Rumah Bubuapa
	3. <input type="checkbox"/> Relative's Property / Rumah Saudara
	4. <input type="checkbox"/> Renting / Sewa
	5. <input type="checkbox"/> Company's Residence / Kediaman Syarikat
	6. <input type="checkbox"/> Others / Lain-lain
	Years of Stay / Tempoh Menetap YY / TT MM / BB
<b>Your Employment / Business Details / Butir-butir Perkerjaan / Perriagaan Anda</b>	
Name of Company / Nama Syarikat	Office Tel No. / No. Tel Pejabat (Ext. _____)
Office Address / Alamat Pejabat	Postcode / Poskod
Types of Occupation / Jenis Pelejanan	Years of Service / Tempoh Berkhidmat YY / TT MM / BB
SST Registration No. / No. Pendaftaran SST	Monthly Salary / Gaji Bulanan RM _____
Nature of Business / Jenis Perriagaan	Salary Date / Tarikh Gaji DD / HH
Position / Jawatan	Mid Month Salary Date (If any) / Gaji Pertengahan Bulan (Jika ada) DD / HH
Department / Jabatan	Source of Other Income / Punca Pendapatan Lain
Other Income / Pendapatan Lain RM _____	
<b>Joint Income / Pendapatan Bersama (Please Tick / Sila Tanda <input checked="" type="checkbox"/>)</b>	
<input type="checkbox"/> Mr / En <input type="checkbox"/> Miss / Cik <input type="checkbox"/> Madam / Pn	Name of Company / Nama Syarikat
<input type="checkbox"/> Others (Specify) / Lain-lain (Nyatakan)	Office Address / Alamat Pejabat
Full Name As In NRIC / Nama Penuh Seperti Dalam K.P.	Postcode / Poskod
(New) NRIC No. / No. K.P. (Baru)	Office Tel No. / No. Tel Pejabat (Ext. _____)
(Old) I.C. No. / Passport No. (If foreign citizen) / Military / Police ID / No. K.P. (Lama) / No. Pasport (Jika warg asing) / ID Tentera / Polis	Nature of Business / Jenis Perriagaan
Date of Birth / Tarikh Lahir DD / HH MM / BB YY / TT	Years of Service / Tempoh Berkhidmat YY / TT MM / BB
Nationality / Kewarganegaraan	Position / Jawatan Department / Jabatan
Handphone No. / No. Tel Bimbit	Gross Monthly Salary / Gaji Kasar Bulanan RM _____
Relationship / Hubungan	Net Monthly Salary / Gaji Bersih Bulanan RM _____
<b>Emergency Contact Person (Individual not staying with you) / Jika Bertaku Kecemasan (Individu yang tidak menetap bersama)</b>	
Immediate Family or Relative / Saudara Tentera atau Saudara	Home Tel No. / No. Tel Kediaman
Name / Name	Handphone No. / No. Tel Bimbit
Present Residential Address / Alamat Kediaman Semelanj	Office Tel No. / No. Tel Pejabat (Ext. _____)
Postcode / Poskod	Relationship with Applicant / Hubungan dengan Pemohon





## HP- i Documents Guideline

Details of Financing / Maklumat Pembiayaan			
Brand / Jenama	Model / Model	Regn. No. / No. Pendaftaran	Extended Warranty / Jaminan Lanjutan (Opsional)
			Price / Harga
Engine No. / No. Enjin	Chassis No. / No. Chasis	Year of Manufacture / Tahun Binaan	TAX / Cukai
			<b>SAMPLE</b>
Promotion Name (If any) / Nama Promosi (Sekiranya ada)		1. Total Cash Price / Jumlah Harga Belan	RM _____
Promotion Code / Kod Promosi		2. Deposit / Bayaran Pendahuluan	RM _____
Profit Rate / Kadar Keuntungan	YY / TT _____ MM / BB _____	3. Finance Amount (1-2) / Jumlah Pinjaman (1-2)	RM _____
Tenure / Tempoh Pembiayaan	MM / BB _____		
<p>AEON Credit reserves the right to determine and approve the Finance Amount and/or Finance Terms. The approved Finance Amount and/or Finance Terms stated in the Hire Purchase Agreement may vary from the Finance Amount and/or Finance Terms stated herein due to adjustments made by AEON Credit in accordance to its policies. / AEON Credit berhak untuk menentukan dan meluluskan Jumlah Pembiayaan dan/atau Tempoh Pembiayaan. Jumlah Pembiayaan dan/atau Tempoh Pembiayaan yang masih ditunjukkan dalam tempoh di dalam perjanjian Sewa Beli / mungki akan berbeza daripada Jumlah Pembiayaan dan/atau Tempoh Pembiayaan yang dinyatakan di sini disebabkan oleh perubahan yang dibuat oleh AEON Credit mengikut dasar-dasarnya.</p> <p>All applicable Goods &amp; Services Tax (GST) and taxes of a similar nature herein shall be payable by the Borrower / Sebanyak Cukai Barangan dan Perkhidmatan dan lain-lain cukai yang samaupamanya perlu dibayar oleh peminjam.</p>			
Payment Account Information / Maklumat Akaun Pembayaran			
We prefer to use your Salary Account for autodebit deduction / Kami mendedahkan "Akaun Gaji" untuk bayaran "autodebit"		Bank / Bank	Branch / Cawangan
Salary Account / Akaun Gaji		Current / Semasa <input type="checkbox"/>	Saving / Simpanan <input type="checkbox"/>
<input type="checkbox"/> Yes / Ya (Please state your Salary Bank Account/ Sila nyatakan Akaun Gaji Anda)		<input type="checkbox"/> No / Tidak	
Method of Payment / Cara Pembayaran		A/C No. / No. Akaun	
		<input type="checkbox"/> Others / Lain-lain	
Goods Delivery Date / Tarikh Penghantaran Barang			
Declaration / Pengisytiharan			
Please tick / Sila tandakan (✓) (Compulsory / Wajib)			
<input type="checkbox"/> I/We hereby confirm and declare that all information provided in this application is true, accurate and complete. I/We hereby authorize AEON Credit Service (M) Berhad ("AEON Credit") to verify and/or obtain information from any credit reference agencies, financial institutions, Inland Revenue Department or any other relevant authorities as may be authorized by law and by whatever means AEON Credit may consider appropriate. I/We understand AEON Credit may verify information and the application will not be accepted until I/We complied with all necessary requests. I/We agree that AEON Credit retains the Original Registration Card as security until the final instalment is paid. I/We acknowledge that AEON Credit reserves the sole and absolute right to approve or decline my application without assigning any reasons whatsoever and documents submitted will be destroyed and not return to me/us. / Saya/Kami, dengan ini mengisytiharkan bahawa segala maklumat yang diberikan dalam permohonan ini adalah benar, tepat dan lengkap. Saya/Kami dengan ini membenarkan AEON Credit Service (M) Berhad ("AEON Credit") mengesahkan dan/atau memperoleh maklumat dari mana-mana rujukan pinjaman kredit, institusi kewangan, Jabatan Hasil Dalam Negeri atau jabatan/perkhidmatan berkenaan yang disediakan oleh undang-undang dan apa jua cara دیگر wajar oleh AEON Credit. Saya/Kami faham bahawa AEON Credit bebas mengisytiharkan alasan manapun kesahihan segala maklumat yang diberikan kepada AEON Credit dan permohonan tersebut akan ditolak sekiranya saya/kami menentang segala permintaan. Saya/Kami bersetuju bahawa AEON Credit memegang Kad Pendaftaran/Pendaftaran Kenderaan sebagai jaminan sehingga ansuran terakhir dilunaskan. Saya/Kami mengakui bahawa AEON Credit mempunyai hak untuk meluluskan atau menolak permohonan saya/kami jika ditolak wajar olehnya tanpa perlu memberi apa jua sebab selain dari document-document yang telah disediakan akan dimusnahkan dan tidak dipulangkan kepada saya/kami.			
<input type="checkbox"/> I/We hereby acknowledge that I/we have assessed and/or read the Privacy Notice issued by AEON Credit (which is available at all AEON Credit branches as well as at AEON Credit website at <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a> or has/have otherwise been made available to me/us) and confirm my/our agreement to the same. / Saya/Kami dengan ini mengakui bahawa saya/kami telah mengesahkan dan/atau membaca Notis Privasi yang dikeluarkan oleh AEON Credit (yang boleh didapati di semua cawangan AEON Credit serta di laman web AEON Credit di <a href="http://www.aeoncredit.com.my">www.aeoncredit.com.my</a> yang juga tersedia ada kepada saya/kami) dan mengesahkan persetujuan saya/kami kepada Notis tersebut.			
<input type="checkbox"/> I/We hereby irrevocably and unconditionally authorize and permit AEON Credit to disclose all information provided by me/us to Bank Negara Malaysia, any other authority or body having jurisdiction over AEON Credit including but not limited to any company within the AEON Group and AEON Credit's business partners, strategic alliances, agents, servants, merchants, service providers, or as may be required pursuant to law from time to time, for purpose(s) of facilitation of operation, businesses and/or such other purposes as set out in AEON Credit's Privacy Notice available on our website. "AEON Group" is referred to as AEON Credit Service (M) Berhad, its related companies and respective subsidiaries, associated companies and jointly controlled entities. I/We hereby irrevocably and unconditionally authorize and permit Bank Negara Malaysia to disclose my/our credit information to any financial institution, credit reporting agency or to any other persons in such manner and to such extent as Bank Negara Malaysia may require and deem necessary for the purpose of assessing the creditworthiness of AEON Credit and potential customers and as further required under Section 41 of Central Bank of Malaysia Act 2009. I/We hereby consent and authorize AEON Credit to process any of my/our information and to release the same to any companies within the AEON Group to receive promotional SMS, materials, mailers, e-mails and telemarketing calls for the purpose of cross selling, marketing and/or promotion of products and services. Saya/Kami dengan ini membenarkan kuasa yang tidak boleh ditarik balik dan tidak boleh dipulihkan untuk membenarkan AEON Credit mengisytiharkan maklumat yang diberikan oleh saya/kami kepada Bank Negara Malaysia, mana-mana pihak/perkhidmatan yang mempunyai bawak kuasa kepada AEON Credit termasuk tetapi tidak terhad kepada mana-mana syarikat di dalam Kumpulan AEON dan rakan kongsi perniagaan, usaha-usaha strategik, agen, pembekal, pembekal perkhidmatan atau pejabat mana yang ditetapkan oleh undang-undang dari masa ke semasa untuk tujuan pemudahan operasi, perniagaan dan/atau tujuan lain seperti yang dinyatakan dalam Notis Privasi yang tersedia di laman web AEON Credit. "Kumpulan AEON" diujuk sebagai AEON Credit Service (M) Berhad, syarikat berkenaan dan anak syarikat masing-masing, syarikat bersekutu dan tidak diawak bersama. Saya/Kami dengan ini membenarkan kuasa yang tidak boleh ditarik balik dan tidak boleh dipulihkan untuk membenarkan Bank Negara Malaysia mengisytiharkan maklumat kredit saya/kami kepada mana-mana institusi/institusi kewangan, agensi pelaporan kredit atau kepada mana-mana organisasi lain dalam tempoh dan/atau selagi mana yang diperlukan dan dianggap perlu oleh Bank Negara Malaysia untuk tujuan penilaian keupayaan kredit bagi pelanggan AEON Credit yang sedia ada atau berpotensi dan dipulangkan di bawah Seksyen 41 Akta Bank Negara Malaysia 2009. Saya/Kami dengan ini membenarkan AEON Credit untuk memproses mana-mana maklumat saya/kami dan menyebarkan maklumat tersebut kepada mana-mana syarikat di dalam Kumpulan AEON untuk menerima SMS, maklumat, bahan iklan, e-mel dan panggilan pemasaran untuk tujuan perniagaan silang, pemasaran dan/atau promosi produk dan servis.			
<input type="checkbox"/> I/We hereby consent and authorize AEON Credit to process any of my/our information and to release the same to any AEON Credit's existing or future business partners, strategic alliances and/or agents, merchants, service providers to receive promotional SMS, materials, mailers, e-mails and telemarketing calls for the purpose of cross-selling, marketing and/or promotion of products and services. Saya/Kami dengan ini membenarkan AEON Credit untuk memproses mana-mana maklumat saya/kami dan menyebarkan maklumat tersebut kepada mana-mana rakan kongsi perniagaan AEON Credit yang sedia ada atau dimasa hadapan, usaha-usaha strategik dan/atau agen, pembekal, pembekal perkhidmatan untuk menerima SMS maklumat, bahan iklan, e-mel dan panggilan pemasaran untuk tujuan perniagaan silang, pemasaran dan/atau promosi produk dan servis.			
Please tick / Sila tandakan (✓) <input type="checkbox"/> Yes / Ya <input type="checkbox"/> No / Tidak			
<input type="checkbox"/> In the event that I do not wish to receive such marketing calls or promotion collateral, I may opt out by visiting any of AEON Credit branches or calling our Customer Care at 03-2719 9999. Jika saya tidak ingin menerima panggilan promosi atau kolateral pemasaran, saya boleh menarik diri dengan melawati mana-mana cawangan AEON Credit atau menghubungi Pusat Pelanggan kami di 03-2719 9999.			
<input type="checkbox"/> Consent for e-Invoice as required by Inland Revenue Board of Malaysia / Kebenaran untuk e-invoice yang diperlukan oleh Lembaga Hasil Dalam Negeri Malaysia. I/We do not provide consent to receive e-invoice herein, AEON Credit is unable to issue the e-invoice. / Saya/Kami, dengan ini menyangkal/mentolak bersetuju segala maklumat yang diberikan dalam permohonan ini adalah benar, tepat dan lengkap untuk tujuan pengeluaran e-invoice yang diperlukan oleh Lembaga Hasil Dalam Negeri Malaysia. Jika saya/kami tidak mahu membenarkan untuk menerima e-invoice di sini, AEON Credit tidak dapat mengeluarkan e-invoice tersebut.			
<p>More details can be found at IRBM website link: <a href="https://www.hazil.gov.my/enle-invoice">https://www.hazil.gov.my/enle-invoice</a>. / Maklumat lanjut boleh didapati di pautan laman web IRBM: <a href="https://www.hazil.gov.my/enle-invoice">https://www.hazil.gov.my/enle-invoice</a>.</p> <p>In the event of any changes to the information that I/we have provided to AEON Credit, I/we shall immediately notify AEON Credit by visiting AEON Credit's official website: <a href="https://my.aeoncredit.com.my/">https://my.aeoncredit.com.my/</a> or by sending an e-mail to <a href="mailto:my.aeoncredit@my.aeoncredit.com.my">my.aeoncredit@my.aeoncredit.com.my</a>. / Jika terdapat apa-apa perubahan dalam maklumat yang telah diberikan oleh saya/kami kepada AEON Credit, saya/kami hendaklah dengan segera memberi notis kepada AEON Credit mengenai perubahan tersebut dengan melawati laman web rasmi AEON Credit: <a href="https://my.aeoncredit.com.my/">https://my.aeoncredit.com.my/</a>.</p> <p>In the event I/we wish to withdraw or revoke my/our consent for purposes of receiving e-invoice, I/we shall immediately notify AEON Credit by visiting AEON Credit's official website: <a href="https://my.aeoncredit.com.my/">https://my.aeoncredit.com.my/</a> or by sending an e-mail to <a href="mailto:my.aeoncredit@my.aeoncredit.com.my">my.aeoncredit@my.aeoncredit.com.my</a>. / Jika saya/kami mahu menarik balik atau membatalkan persetujuan saya/kami untuk tujuan penerimaan e-invoice, saya/kami hendaklah dengan segera memberi notis kepada AEON Credit dengan melawati laman web rasmi AEON Credit: <a href="https://my.aeoncredit.com.my/">https://my.aeoncredit.com.my/</a> dan AEON Credit tidak dapat mengeluarkan apa-apa e-invoice sehingga kebenaran selanjutnya adalah diberikan kemudiannya.</p>			
		<p>X _____ X _____</p> <p>Signature of Applicant / Tandatangan Peminjam</p> <p>Signature of Joint Income / Tandatangan Pendapat Bersama</p>	



## HP- i Documents Guideline

### 3. Second Schedule

- After Result List Generated

**AEON Credit Service (M) Berhad** (Company No. 199601040414 (412767-V))  
Tel: 03-2719 9999 | Fax: 03-2781 0700 | Website: www.myaeoncredit.com.my

SAMPLE

**SECOND SCHEDULE / JADUAL KEDUA**  
**PART 1 / BAHAGIAN I**

**SUMMARY OF YOUR FINANCIAL OBLIGATIONS UNDER THE HIRE PURCHASE-*i* AGREEMENT /**  
**RINGKASAN TANGGUNGJAWAB-TANGGUNGJAWAB KEWANGAN ANDA DI BAWAH PERJANJIAN SEWA BELI-*i***

This document contains a short description of the Vehicle comprised in the Hire Purchase-*i* Agreement and a summary of your financial obligations under the Hire Purchase-*i* Agreement.  
*Dokumen ini mengandungi penerangan ringkas berkaitan dengan Kenderaan seperti yang terkandung dalam Perjanjian Sewa Beli-*i* dan ringkasan tanggungjawab-tanggungjawab kewangan anda di bawah Perjanjian Sewa Beli-*i*.*

**PARTICULARS OF VEHICLE / BUTIRAN KENDERAAN**  
Short Description of Vehicle / *Penerangan Ringkas Kenderaan* :

Vehicle Registration Number / <i>Nombor Pendaftaran Kenderaan</i> :	
New or Second-Hand / <i>Baru atau Terpakai</i> :	
Address where Vehicle will be kept / <i>Alamat di mana Kenderaan akan di simpan</i> :	

**PARTICULARS RELATING TO YOUR FINANCIAL OBLIGATIONS /**  
**BUTIRAN BERAHATAN DENGAN TANGGUNGJAWAB-TANGGUNGJAWAB KEWANGAN ANDA**

Cash Price of Vehicle* / <i>Harga Tunai Kenderaan*</i>	: RM
Amount to be paid before entering into the Hire Purchase- <i>i</i> Agreement (hereinafter referred to as "Deposit") / <i>Jumlah yang perlu dibayar sebelum memasuki Perjanjian Sewa Beli-<i>i</i></i> <i>(selepas ini dirujuk sebagai "Deposit")</i>	: RM
Cash Price of Vehicle Less Deposit / <i>Harga Tunai Kenderaan Tolak Deposit</i>	: RM
Freight Charges (if any) / <i>Caj Pengangkutan (jika ada)</i>	: RM
Vehicle Registration or Transfer Fee (if any) / <i>Caj Pendaftaran Kenderaan atau Pindah Milik Kenderaan (jika ada)</i>	: RM
Takaful or Insurance Coverage / <i>Perlindungan Takaful atau Insuran</i>	
a) For Vehicles, Takaful/Insurance in respect of the first year only / <i>Untuk Kenderaan, Takaful/Insuran bagi tahun pertama sahaja</i>	: RM
Rental Charges / <i>Caj Sewa</i>	
i) Rental Rate Per Annum % / <i>Kadar Sewa Tahunan</i> %	: RM
ii) Total Amount of Rental Charges / <i>Jumlah Keseluruhan Caj Sewa</i>	: RM
Balance originally payable under the Hire Purchase- <i>i</i> Agreement** / <i>Baki asal yang perlu dibayar di bawah Perjanjian Sewa Beli-<i>i</i>**</i>	: RM
Annual Percentage Rate** % / <i>Kadar Peratusan Tahunan**</i> %	: RM
Balance originally payable under the Hire Purchase- <i>i</i> Agreement, inclusive of Deposit, referred to: RM in the Hire Purchase- <i>i</i> Agreement as the "Hire Purchase- <i>i</i> Price"*** / <i>Baki asal yang perlu dibayar dibawah Perjanjian Sewa Beli-<i>i</i>, termasuk Deposit, yang dirujuk</i> <i>sebagai "Harga Sewa Beli-<i>i</i>" di bawah Perjanjian Sewa Beli-<i>i</i>**</i>	: RM
Difference between Cash Price of Vehicle and the total amount you will have to pay** / <i>Perbezaan antara Harga Tunai Kenderaan dan jumlah keseluruhan yang anda perlu bayar**</i>	: RM

**PARTICULARS RELATING TO PAYMENT /**  
**BUTIRAN BERAHATAN DENGAN PEMBAYARAN**

Duration of payment of instalments in number of months /  
*Tempoh masa bayaran ansuran-ansuran dalam bulan*

a) Number of Months / <i>Bilangan Bulan</i> :	
b) Number of Instalments / <i>Bilangan Ansurans</i> :	
c) Amount of Each Instalments RM x months and Final Instalment is RM <i>Jumlah Setiap Ansurans RM x bulan dan Ansuran Terakhir ialah RM</i>	

Customer Initial Here

Initial Here

VEP-HPI-SS (03/2024)
MBD-HPI-F08 Rev 2

For new vehicle, merchant please manually input in here.



## HP- i Documents Guideline

**SAMPLE**

This document is issued by or on behalf of AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V)) UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur, on this \_\_\_\_\_ day of \_\_\_\_\_.

*Dokumen ini dikeluarkan oleh atau bagi pihak AEON Credit Service (M) Berhad (No. Syarikat 199601040414 (412767-V)) di Tingkat 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur pada \_\_\_\_\_*

**This document is given free of charge without any obligation to enter into a Hire Purchase-i Agreement.**  
*Dokumen ini diberi secara percuma tanpa sebarang caj dan tanpa sebarang tanggungjawab untuk memasuki Perjanjian Sewa Beli-i.*

Signed by or on behalf of AEON Credit Service (M) Berhad / Ditandatangani oleh atau bagi pihak AEON Credit Service (M) Berhad

I/We\*\*\* / Saya/Kami \*\*\* :

NRIC / No. Kad Pengenalan :

Of / yang beralamat di :

**Merchant Sign Here**

Authorised Signatory / Penandatanganan yang diberi kuasa  
Date / Tarikh :

**Customer Sign Here**

Hereby acknowledge receipt of this document / Dengan ini mengakui penerimaan dokumen ini  
Date / Tarikh :

\* Price stated will be valid for a period of 7 days. / Harga seperti yang dinyatakan akan sah bagi tempoh 7 hari.  
\*\* Where the rental charges are at a variable rate, the particulars specified shall be based on the applicable at the time of serving of this written statement. / Jika caj sewa pada kadar yang berubah, butiran yang dinyatakan hendaklah berdasarkan pada kadar sewa yang terpakai ketika penyampaian kenyataan bertulis ini.  
\*\*\* Strike out whichever is not applicable. / Potong mana yang tidak berkenaan.

VEP-HPI-SS (03/2024) MBD-HPI-F08 Rev 2

**SIGN  
HERE**



**SIGN  
HERE**



## HP- i Documents Guideline

**SECOND SCHEDULE/  
 JADUAL KEDUA  
 PART II Subparagraph [4(1)(b)(ii)]/  
 BAHAGIAN II Subperenggan [4(1)(b)(ii)]  
 CONSENT OF PROSPECTIVE OWNER/ PERSETUJUAN BAKAL PEMUNYA**

To : **AEON CREDIT SERVICE (M) BERHAD** (Company No. 199601040414 (412767-V))  
 Level 18, UOA Corporate Tower, Avenue 10,  
 The Vertical, Bangsar South City,  
 No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

TAKE NOTICE that/ *AMBIL MAKLUM* bahawa \_\_\_\_\_ NRIC No./ No. K.P. \_\_\_\_\_  
 of/ yang beralamat di \_\_\_\_\_  
 intends to enter into a hire-purchase-i agreement in respect of/ *berhasrat untuk membuat perjanjian sewa beli-i berkenaan dengan* \_\_\_\_\_  
 \_\_\_\_\_ and a copy of a summary of his  
 financial obligations under the proposed hire-purchase-i agreement has been served on him on the/dan salinan ringkasan tanggungan  
 kewangannya di bawah perjanjian sewa beli-i yang dicadangkan telah disampaikan kepadanya pada  
 \_\_\_\_\_ day of/hari bulan \_\_\_\_\_ a copy of which is attached herewith, pursuant to subparagraph 4(1) (b) (i) of the  
 Hire-Purchase Act 1967/yang sesalinannya dilampirkan bersama-sama ini, menurut subperenggan 4(1) (b) (i) Akta Sewa Beli 1967.

2. If you agree to be a party as owner in the proposed hire-purchase agreement, kindly confirm by signing at the appropriate column of this document/ *Jika anda bersetuju untuk menjadi pihak sebagai pemunya dalam perjanjian sewa beli yang dicadangkan, sila sahkan dengan menurunkan tandatangan di ruang yang berkenaan dalam dokumen ini.*



**Merchant Sign Here**

Merchant Company  
Stamp

Signature of Dealer/ *Tandatangan Wakil Penjual:* \_\_\_\_\_  
 Name of Dealer/ *Nama Wakil Penjual:* \_\_\_\_\_  
 Address/Alamat : \_\_\_\_\_  
 Date/Tarikh : Signing Date

To/kepada : \_\_\_\_\_  
 We, AEON Credit Service (M) Berhad, hereby agree to be a party as owner in the proposed hire purchase-i agreement/ *Kami, AEON Credit Service (M) Berhad, dengan ini bersetuju untuk menjadi pihak sebagai pemunya dalam perjanjian sewa beli-i yang dicadangkan*

Name/Nama : **AEON CREDIT SERVICE (M) BERHAD (Company No. 199601040414 (412767-V))**  
 Address/Alamat : **Level 18, UOA Corporate Tower, Avenue 10, The Vertical,  
 Bangsar South City, No.8 Jalan Kerinchi, 59200 Kuala Lumpur**  
 Date/Tarikh : \_\_\_\_\_

Acknowledgement Receipt by the Intended Hiree/ *Akuan Penerimaan oleh Bakal Pemunya*  
 I/We/Saya/Kami \_\_\_\_\_ NRIC No./No K.P. \_\_\_\_\_  
 of/ yang beralamat di \_\_\_\_\_  
 hereby acknowledge receipt of this document/ *dengan ini mengaku bahawa kami telah menerima dokumen ini.*



**Customer Sign Here**

Signature/Tandatangan : Customer Signature  
 Date/Tarikh : Signing Date





## HP- i Documents Guideline

### 4. HP – i Agreement

HIRE PURCHASE FACILITY / PEMBILAYAN SEWA BELL-i		DATE OF AGREEMENT / TARIKH PERJANJIAN:
SCHEDULE / JADUAL		
PART I / BAHAGIAN I PARTICULARS OF HIRER / BUTIRAN PENYEWAJA		
Name / Nama :		<b>SAMPLE</b>
NRIC No. / No. KP :		
Address / Alamat :		
PART II / BAHAGIAN II DESCRIPTION OF VEHICLE / BUTIRAN KENDERAAN		
Description of Vehicle / Butiran Kenderaan		
Make & Model / Buatam & Model		
Year of Manufacture / Tahun Dikeluarkan		
Reg. / Serial No. / No. Pendaftaran / No. Stri		
Engine No. / No. Enjin		
Chassis No. / No. Casis		
New / Second-hand / Baru / Terpakai		
Private / Commercial / Perseendirian / Perdagangan		
Manual / Automatic / Manual / Automatik		
Petrol / Diesel / Electric / Hybrid / Petrol / Diesel / Elektrik / Hibrid		
Address where the vehicle to be kept at Alamat di mana kenderaan akan disimpan		
PART III / BAHAGIAN III TABLE OF PAYMENTS / JADUAL PEMBAYARAN		
(i) Cash Price of the Vehicle / Harga Tunai Kenderaan		: RM
(ii) Deposit (if any) / Deposit (jika ada)		: RM
Cash / Tunai	( RM )	
Other than Cash / Selain Tunai	( RM )	
Cash Price Less Deposit / Harga Tunai Tolak Deposit		
(iii) Freight Charges (if any) / Caj Pengangkutan (jika ada)		: RM
(iv) Vehicle Registration / Transfer Fees (if any) Caj Pendaftaran / Pindah-Milik Kenderaan (jika ada)		: RM
(v) Insurance / Takaful Coverage for the Vehicle for the first 12 months Perlindungan Insurans / Takaful untuk Kenderaan 12 bulan pertama		: RM
(vi) Total of items (i),(iii),(iv) and (v) less Deposit (if any) Jumlah Keseluruhan perkara (i),(iii),(iv) and (v) tolak Deposit (jika ada)		: RM
(vii) Rental Charges / Rental Rate per annum % Caj Sewa / Kadar Sewa Tahunan %		: RM
Total Amount of Rental Charges		: RM
Jumlah Caj Sewa		
(viii) BALANCE ORIGINALLY PAYABLE UNDER THIS AGREEMENT BAKI BAYARAN YANG ASALNYA PERLU DIBAYAR DIBAWAH PERJANJIAN		: RM
Total of items (vi) and (vii): Jumlah Keseluruhan Perkara (vi) dan (vii):		
(ix) Annual Percentage Rate of Rental Charges % Kadar Peratusan Tahunan Caj Sewa %		
(x) HIRE PURCHASE PRICE [Total of items (viii) and Deposit (if any)] HARGA SEWA BELL-i [Jumlah Perkara (viii) dan Deposit( jika ada)]		: RM
(xi) Difference between Cash Price of the Vehicle and the total amount you will have to pay (Difference between item (i) and (x)) Perbezaan antara Harga Tunai Kenderaan dan jumlah keseluruhan yang anda perlu bayar (Perbezaan antara perkara (i) dan (x))		: RM

All these 4 items, merchant please manually input

All these 2 items, merchant please manually input

For Electric Motorcycle, please fill in "Electric" in Petrol/Diesel/Electric/Hybrid column

Right Bottom of the page

Customer Initial Here



## HP- i Documents Guideline

### 4. HP – i Agreement

<b>PART IV / BAHAGIAN IV</b> <b><u>PARTICULARS RELATING TO PAYMENTS / BUTIRAN BERKAITAN PEMBAYARAN</u></b>					
(i) Date on which the Hiring Term shall be deemed to have commenced : <i>Tarikh Penyewaan dianggap telah bermula</i>					
(ii) Duration of payment of instalments in the number of months : <i>Tempoh bayaran ansuran tahunan di dalam jumlah bulan</i>					
(iii) Number of Instalments / <i>Bilangan Ansuran</i> : Amount of each instalment / <i>Amoun setiap Ansuran</i> : RM and one (1) final instalment of / <i>dan satu (1) Ansuran Terakhir</i> : RM					
(iv) Instalment commencing on / <i>Ansuran bermula pada</i> and thereafter on or before the day of the succeeding month : <i>dan kemudiannya pada atau sebelum setiap hari bulan berikutnya.</i>					
<b>PART V / BAHAGIAN V</b> <b><u>PARTICULARS OF VEHICLE TRADED-IN / BUTIR-BUTIR KENDERAAN DIDAGANG SEMULA</u></b>					
(i) Description of Trade-In / <i>Butir Butir Dagangan Semula</i> :					
(ii) Year of Manufacture / <i>Tahun Dikeluarkan</i> :					
(iii) Make & Model / <i>Buatan &amp; Model</i> :					
(iv) Reg. / Serial No. / <i>No. Pendaftaran / No. Siri</i> :					
(v) Engine No. / <i>No. Enjin</i> :					
(vi) Chassis No. / <i>No. Casis</i> :					
(vii) Condition / <i>Kondisi</i> :					
(viii) Trade-In Value / <i>Nilai Dagangan Semula</i> :					
<p><b>SIGNATURE OF PARTIES / TANDATANGAN PIHAK-PIHAK</b>                      In witness thereof the parties have hereunto set their hands and seals on the day the year first above written.  <i>Dalam menyaksikan pihak-pihak di sini telah meletakkan tangan dan mohor pada hari dan tahun yang pertama ditulis diatas.</i></p> <p>Signed for and on behalf of / <i>Ditandatangani bagi dan untuk pihak</i>  <b>AEON CREDIT SERVICE (M) BERHAD.</b> (Company No. 199601040414 (412767-V))                      (OWNER / PEMILIK)                      in the presence of / <i>di saksi oleh :-</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border-top: 1px solid black; padding-top: 5px;"> <i>Signature of Witness / Tandatangan Saksi</i>                              Name / <i>Nama</i> :                              NRIC No. / <i>No. KP</i> :                         </td> <td style="width: 50%; border-top: 1px solid black; padding-top: 5px;">                             For / <i>Untuk</i> AEON CREDIT SERVICE (M) BERHAD.                              Date of signing :  <i>Tarikh Tandatangan</i> </td> </tr> </table> <p>Signed by Hirer / <i>Ditandatangani oleh Penyewa</i>                      in the presence of / <i>Di saksi oleh:-</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border-top: 1px solid black; padding-top: 5px;"> <i>Signature of Witness / Tandatangan Saksi</i>                              Name / <i>Nama</i> :                              NRIC No. / <i>No. KP</i> :                         </td> <td style="width: 50%; border-top: 1px solid black; padding-top: 5px;">                             Signature of Hirer / <i>Tandatangan Penyewa</i>                              Name / <i>Nama</i> :                              Date of signing :  <i>Tarikh Tandatangan</i> </td> </tr> </table>		<i>Signature of Witness / Tandatangan Saksi</i> Name / <i>Nama</i> : NRIC No. / <i>No. KP</i> :	For / <i>Untuk</i> AEON CREDIT SERVICE (M) BERHAD. Date of signing : <i>Tarikh Tandatangan</i>	<i>Signature of Witness / Tandatangan Saksi</i> Name / <i>Nama</i> : NRIC No. / <i>No. KP</i> :	Signature of Hirer / <i>Tandatangan Penyewa</i> Name / <i>Nama</i> : Date of signing : <i>Tarikh Tandatangan</i>
<i>Signature of Witness / Tandatangan Saksi</i> Name / <i>Nama</i> : NRIC No. / <i>No. KP</i> :	For / <i>Untuk</i> AEON CREDIT SERVICE (M) BERHAD. Date of signing : <i>Tarikh Tandatangan</i>				
<i>Signature of Witness / Tandatangan Saksi</i> Name / <i>Nama</i> : NRIC No. / <i>No. KP</i> :	Signature of Hirer / <i>Tandatangan Penyewa</i> Name / <i>Nama</i> : Date of signing : <i>Tarikh Tandatangan</i>				

**Merchant Sign Here**

**Customer Sign Here**



Merchant please leave it **blank**, don't fill in anything.

Merchant please leave it **blank**, don't fill in anything.

Merchant please leave it **blank**, don't fill in anything.

## HP- i Documents Guideline


### 5. Guarantee And Indemnity ( If Any)

	AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V)) Tel: 03-2719 9999   Fax: 03-2761 0700   Website: www.myaeoncredit.com.my	<b>SAMPLE</b>
<b>GUARANTEE AND INDEMNITY FOR HIRE PURCHASE-I AGREEMENT</b>		
To : AEON CREDIT SERVICE (M) BERHAD (Company No. 199601040414 (412767-V)) Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.		
1. In consideration of you granting the Hire Purchase-i Facility ("Facility") to (CUSTOMER) _____ (NRIC NO.) _____ (ADDRESS) _____ _____		
(therein and herein called "the Hirer") subject to terms and conditions as contained in the Hire Purchase-i Agreement No. _____ made between yourselves and the Hirer we, the undersigned hereby jointly and severally guarantee upon written demand being made to us by you the due and punctual payment of all sums which may become due to you under the Hire Purchase-i Agreement and the due performance and observance by the Hirer of each and every term and condition in the said Hire Purchase-i Agreement to be performed and observed by the Hirer.		
2. We agree and DECLARE that our liability under this Guarantee and Indemnity shall not in any way be discharged, diminished or affected by the invalidity or unenforceability of the said Hire Purchase-i Agreement or: - (a) by reason of any assignment by the Hirer of the Hirer's right title and interest in pursuance of the Hire Purchase Act, 1967; (b) by the granting of time or indulgence to the Hirer; (c) by the effecting of any release of or compromise with the Hirer or any agreement not to sue the Hirer; (d) by the impairment of any security taken from the Hirer or the failure to realise or enforce such security; (e) by the variation of any term or terms of the Hire Purchase-i Agreement but we shall not be liable by reason of such variation for payment of any sum greater than the total amount for which we would have been liable if such variation had not been made.		
3. We will jointly and severally on written demand indemnify you against all loss or damage you may sustain under the said Hire Purchase-i Agreement whether or not such loss or damage results from the commission of any breach by the Hirer and whether or not you have any legal right to claim against the Hirer for such loss or damage or have availed yourself of your legal remedies against the Hirer or the goods/vehicle* comprised in the said Hire Purchase-i Agreement.		
4. We hereby agree that this Guarantee and Indemnity shall not be prejudiced, diminished or affected in any way nor shall we be released or exonerated by any variation of any terms and conditions of the Hire Purchase-i Agreement and/or any assignment of all or any part of your rights, interest and benefit in or pursuant to the Hire Purchase-i Agreement and/or this Guarantee and Indemnity and/or in the goods/vehicle.		
5. We FURTHER AGREE that our obligations hereunder shall be binding on our personal representative and that any demand made by you hereunder shall be validly made if served on us personally or sent to us by prepaid ordinary post to or left at our address stated overleaf or to or at our current business or private address or that last known to you and if sent by post shall be conclusively deemed to have been received by us within forty eight (48) hours after the time of posting.		
6. And we HEREBY ACKNOWLEDGE to have read the said Hire Purchase-i Agreement or a copy thereof.		
7. We hereby confirm that a copy of this Guarantee and Indemnity has been furnished to us prior to the execution of this Guarantee and Indemnity and that we are fully aware of and understand and approve the contents, effects, legal implications and consequences of this Guarantee and Indemnity.		
8. We hereby confirm, represent and warrant to you that in the execution and delivery of this Guarantee and Indemnity, we have sought, obtained and relied upon our own independent legal advice and have not relied upon any representation, statement or advice from your solicitors or agents or officers; and we hereby acknowledge that you have accepted this Guarantee and Indemnity on the basis of and in full reliance upon the aforesaid confirmation, representation and warranty and we hereby further agree, covenant and confirm that the aforesaid confirmation, representation and warranty herein shall survive and continue to have full force and effect after the execution and delivery of this Guarantee and Indemnity and notwithstanding any investigation by you or on your behalf.		
9. This Guarantee and Indemnity shall be deemed to have been made in the state in which your address as stated in this Guarantee and Indemnity is located and any proceedings in respect of any cause of action arising hereunder shall be instituted, heard and determined in a court of competent jurisdiction in Malaysia and it is agreed that such court shall possess territorial jurisdiction to hear and determine any such proceedings and we hereby irrevocably submit to the jurisdiction of such court.		
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## HP- i Documents Guideline

### 6. Purchase Undertaking



**AEON Credit Service (M) Berhad** (Company No. 199601040414 (412767-V))  
Tel: 03-2719 9699 | Fax: 03-2781 0700 | Website: www.myaeoncredit.com.my

SAMPLE

AEON Credit Service (M) Berhad (Company No. 199601040414 (412767-V))  
Level 18, UOA Corporate Tower, Avenue 10,  
The Vertical, Bangsar South City,  
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Dear Sir / Madam,  
*Tuan / Puan,*

**RE: PURCHASE UNDERTAKING PURSUANT TO HIRE PURCHASE-4 AGREEMENT DATED  
AKUJANJI BELI MENURUT PERJANJIAN SEWA BELI-i BERTARIKH**

**1 Incorporated Construction, Incorporated Interpretation and Language / Pentafsiran dan Bahasa yang digunakan**  
In this Purchase Undertaking, the context, words, expressions and phrases used in this Purchase Undertaking shall be construed, interpreted and shall have the same meanings used in the Hire Purchase-i Agreement.

*Dalam Akujanji Beli ini, di mana konteksnya memerlukan dan kecuali seperti yang ditafsirkan dalam Akujanji Beli ini, perkataan-perkataan, ungkapan-ungkapan dan frasa-frasa seperti yang digunakan di bawah Perjanjian Sewa Beli-i hendaklah ditafsirkan dan mempunyai maksud-maksud yang sama apabila digunakan Akujanji Beli ini.*

**2 Purchase Undertaking / Akujanji Beli**

Pursuant to the terms of the Hire Purchase-i Agreement, I/we hereby irrevocably and unconditionally promise, covenant and undertake to purchase the Vehicle, at a sale price to be specified by AEON Credit in the Sale Contract based on net amount outstanding pursuant to the Hire Purchase-i Agreement, in the following circumstances:

*Selaras dengan peruntukkan-peruntukkan di bawah Perjanjian Sewa Beli-i, saya/kami dengan ini berakujanji untuk membeli Kenderaan pada harga beli seperti yang akan ditetapkan oleh AEON Credit di dalam Kontrak Jualan berdasarkan kepada jumlah bersih yang tertunggak selaras dengan Perjanjian Sewa Beli-i, dalam situasi-situasi berikut:*

*(i) Upon the expiry of the hiring term; or / Setelah tempoh sewaan tamat; atau  
(ii) Upon early settlement of the Hire Purchase-i Agreement. / Setelah penyelesaian awal Perjanjian Sewa Beli-i.*  
by executing the Sale Contract and paying the sale price stated thereon./dengan menandatangani Kontrak Jualan dan membayar harga jualan seperti yang dinyatakan di dalam Kontrak Jualan tersebut.

**3 Effect of Failure to Comply with this Purchase Undertaking / Kesan Kegagalan untuk Mematuhi Akujanji Beli ini**

I/we hereby confirm and acknowledge that if I/we fail to comply and fulfill the terms of this Purchase Undertaking as set out herein and causing AEON Credit to suffer loss of the net amount outstanding and any other amount under this Purchase Undertaking, AEON Credit has the right to claim for damages from me/us for such pecuniary loss in addition to the compensation in Hire Purchase-i Agreement.

*Saya/Kami dengan ini mengesahkan dan mengakui bahawa jika saya/kami gagal untuk mematuhi atau memenuhi peruntukkan-peruntukkan Akujanji Beli ini seperti yang termaktub disini dan menyebabkan AEON Credit mengalami kerugian pada jumlah bersih yang tertunggak dan apa-apa jumlah yang lain di bawah Akujanji Beli ini, AEON Credit mempunyai hak untuk menuntut ganti rugi dari saya/kami bagi kerugian tersebut disamping pampasan di bawah Perjanjian Sewa Beli-i.*

I/we hereby further confirm and covenant that this Purchase Undertaking contained herein shall remain in force and effect and be irrevocable until I/we received a written release of my/our undertaking from AEON Credit.  
*Saya/Kami selanjutnya dengan ini mengesahkan dan berjanji bahawa Akujanji Beli seperti yang termaktub disini akan terus berkuatkuasa dan tidak boleh dibatalkan sehingga saya/kami menerima secara bertulis pelepasan akujanji saya/kami daripada AEON Credit.*

Yours faithfully / Yang benar,

**Customer Sign Here**

Name / Nama :  
NRIC No. / No. Kad Pengenalan :


VEP-PU (03/2024)

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## HP- i Documents Guideline

### 7. Confirmation of Delivery (Delivery Receipt)

**AEON Credit Service (M) Berhad** (Company No. 199601040414 (412767-V))  
Tel: 03-2719 9999 | Fax: 03-2781 0700 | Website: www.myaeoncredit.com.my

SAMPLE

CONFIRMATION OF DELIVERY (DELIVERY RECEIPT) /  
PENGESAHAN PENGHANTARAN (RESIT PENGHANTARAN)

Hire Purchase-i Agreement dated / *Perjanjian Sewa Beli-i bertarih* :  
Description of Vehicle / *Butiran Kenderaan* :  
Reg./ Serial No. / *No. Pendaftaran / No.Siri* :

To / *Kepada* : **AEON CREDIT SERVICE (M) BERHAD.**

*(1) I/We refer to the above Hire Purchase-i Agreement executed by AEON Credit Service (M) Berhad as the Owner and us as the Hirer. Words and expressions used in this confirmation shall have the same meanings therein. Saya/Kami merujuk kepada Perjanjian Sewa Beli-i yang tersebut di atas yang telah ditandatangani oleh AEON Credit Service (M) Berhad sebagai Pemilik dan kami sebagai Penyewa. Semua perkataan dan ungkapan yang digunakan di dalam pengesahan penghantaran ini hendaklah mempunyai makna yang sama dengan Perjanjian Sewa Beli-i tersebut.*

*(2) I/We acknowledged that I/we have read/been given an explanation of the Hire Purchase-i Agreement made between AEON Credit Service (M) Berhad, and us and fully understand the terms and conditions thereof before signing it. I/We have examined the Vehicle described in the Hire Purchase-i Agreement and that the same is in good order and condition, and to my/our satisfaction in every respect and that I/we have taken delivery of the Vehicle on this date. Saya/Kami mengaku bahawa saya/kami telah membaca/telah diberi penerangan tentang Perjanjian Sewa Beli-i yang dimeterai antara AEON Credit Service (M) Berhad, dan kami dan memahami sepenuhnya terma dan syarat sebelum menandatangani. Saya/Kami telah memeriksa Kenderaan yang dinyatakan di dalam Perjanjian Sewa Beli-i dan Kenderaan itu adalah yang sama dan berkeadaan baik menepati kehendak saya/kami dalam segala aspek dan saya/kami telah menerima Kenderaan tersebut pada hari ini.*

*(3) I/We hereby further acknowledged and confirm that prior to the time of signing the Hire Purchase-i Agreement, I/we have not made known to you expressly or by implications any particular purpose for which the Vehicle is required. Further you have not made any representation or warranty as to the suitability of the Vehicle for a specific or any purpose. Saya/Kami seterusnya mengaku dan mengesahkan sebelum menandatangani Perjanjian Sewa Beli-i, saya/kami tidak pernah memberi tahu kepada anda secara expressi atau perlakuan untuk mana-mana tujuan tertentu Kenderaan tersebut digunakan. Seterusnya kamu tidak pernah memberi kenyataan atau jaminan keatas kesesuaian Kenderaan tersebut untuk kegunaan tertentu.*

Date / *Tarikh* :

SIGN  
HERE

→

Customer Sign Here

Signature of Hirer / *Tandatangan Penyewa*  
Hirer's Name / *Nama Penyewa* :  
NRIC No. / *No. K.P.* :

VEP-COD (03/2024)MBD-HPI-F04 Rev 2

→ Merchant please fill in manually





## HP- i Documents Guideline

### 8. Sales Contract

**AEON** Credit Service (M) Berhad (Company No. 199601040414 (412767-V))  
Tel: 03-2719 9699 | Fax: 03-2781 0700 | Website: www.myaeoncredit.com.my

**SAMPLE**

**FORM OF SALE CONTRACT UNDER HIRE PURCHASE-*i* AGREEMENT /  
BENTUK KONTRAK JUALAN DI BAWAH PERJANJIAN SEWA BELI-*i***

The \_\_\_\_\_ of \_\_\_\_\_ 20\_\_\_\_

Dear Sir / Madam,  
Tuan / Puan,

**SALE CONTRACT / KONTRAK JUALAN**

We refer to the Purchase Undertaking and the Hire Purchase-*i* Agreement No. \_\_\_\_\_ dated \_\_\_\_\_ made between AEON Credit Service (M) Berhad ("AEON") and the Hirer. Unless the context otherwise requires and save as specifically defined herein, words, expressions and phrases used in the Hire Purchase-*i* Agreement shall be construed, interpreted and shall have the same meanings when used herein.

Kami merujuk kepada Akhijaji Beli dan Perjanjian Sewa Beli-*i* No. \_\_\_\_\_ bertarikh \_\_\_\_\_ antara AEON Credit Service (M) Berhad ("AEON") dan Penyewa. Melainkan di mana konteksnya memerlukan dan kasualy seperti yang ditafirkan disini, perkataan-perkataan, ungkapan-ungkapan dan frasa-frasa seperti yang digunakan di bawah Perjanjian Sewa Beli-*i* hendaklah ditafirkan dan mempunyai maksud-maksud yang sama apabila digunakan di sini.


In accordance with the provisions of the Hire Purchase-*i* Agreement :  
Selaras dengan peruntukan-peruntukan Perjanjian Sewa Beli-*i* :

(a) AEON hereby sells the Vehicle to you free from all encumbrances, charges, liens and/or restraints whatsoever at the sale price of RM \_\_\_\_\_ or the last rental payment of RM \_\_\_\_\_ ("Sale Price")  
AEON dengan ini menjual Kenderaan kepada anda tanpa sebarang bebanan, sadaiian, lien dan/atau sebatan pada harga jualan RM \_\_\_\_\_ atau bayaran akhir sewa RM \_\_\_\_\_ (Harga Jualan ).

(b) The beneficial ownership together with all rights, benefit and interest of the Vehicle shall pass to you upon payment has been made hereof; and Pemilikan beneficial bersama-sama dengan semua hak, faedah dan kepentingan berkaitan dengan Kenderaan hendaklah diserahkan kepada anda setelah pembayaran dibuat; dan

(c) This Sale Contract, the construction, performance and validity hereof shall be governed by and construed in all respects in accordance with the laws of Malaysia. Pentaftiran, kepatuhan dan kesahan Kontrak Jualan ini hendaklah ditadbir dan ditafirkan selaras dengan undang-undang Malaysia dalam semua hal.

Yours faithfully / Yang benar,  
For and on behalf of / Untuk dan bagi pihak  
**AEON Credit Service (M) Berhad**

 **Merchant please DON'T Sign here. AEON Credit will initial later.**

Authorised Signatory / Penandatanganan yang diberi kuasa

**Authorised Signatory/ Attorney Confirmation of Acceptance /  
Penandatanganan yang diberi kuasa / Pengesahan Penerimaan oleh Wakil**

I/We hereby purchase the Vehicle and agree to pay to AEON at the Sale Price as stated above including professional fees, any applicable taxes, duties, levies, or similar charges imposed by relevant governmental authorities, out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of the Hire Purchase-*i* Facility. Further if any supply made under the Hire Purchase-*i* Facility is a taxable supply in which any taxes, duties, levies, or similar charges imposed by any relevant governmental authority is applicable, AEON reserves the right to levy such taxes, duties, levies, or similar charges at the prescribed rate and I/we agree to pay the same.

Saya/Tami dengan ini membeli Kenderaan dan bersetuju untuk membayar kepada AEON pada Harga Jualan seperti yang dinyatakan di atas termasuk bayaran profesional, sebarang cukai, duti, levi atau caj yang seumpamanya yang dikenakan oleh pihak Kerajaan berkuasa yang berkaitan, perbelanjaan saku yang ditanggung dan apa-apa bayaran, perbelanjaan atau pembayaran berkaitan dengan Kemudahan Sewa Beli-*i*. Selain itu, jika sebarang keperluan di bawah Kemudahan Sewa Beli-*i* ialah keperluan yang boleh dikenakan cukai dimana sebarang cukai, duti, levi atau caj yang seumpamanya yang dikenakan oleh pihak Kerajaan berkuasa yang berkaitan adalah terpakai. AEON mempunyai hak untuk mengenakan cukai, duti levi atau caj yang seumpamanya pada kadar yang ditentukan dan saya/tami bersetuju untuk membayar cukai, duti levi atau caj yang seumpamanya tersebut.

Yours faithfully / Yang benar,

**Customer Sign Here**

Customer's Name / Nama Pelanggan : \_\_\_\_\_  
NRIC No. / No. Kad Pengenalan : \_\_\_\_\_

VEP-FOSC (09/2025) MBD-HPi-F07 Rev 3

Please leave all the fields **BLANK**.

Please **DON'T** input the fields and leave it all **BLANK**.



## HP- i Documents Guideline

### 9. FIS Consent Form

MHD-FIS-F01  
**SAMPLE**

**CUSTOMER CONSENT FORM**

I/we, \_\_\_\_\_ (National Registration Identification No.: \_\_\_\_\_) of \_\_\_\_\_ (address) hereby give my/our unconditional and unequivocal consent to FIS DATA REFERENCE SDN BHD (Company No. 988222-H) ("FDR") to:-

- process or continue to process my/our credit information in accordance to the provisions of the Credit Reporting Agencies Act 2010;
- conduct or continue to conduct credit checks on me/us for credit review, credit evaluation, debt recovery purposes, and legal documentation consequent to contract(s) or facility(ies) granted or to be or continue to be granted by financial institution(s) or other persons to me/us;
- use or continue to use the monitoring applications and obtain new information and updates on me/us and/or my/our company(ies)/business(es) from other available sources; and
- disclose or continue to disclose any credit information and/or to generate and/or to transfer credit report(s) about me/us, my/our company(ies)/business(es) to \_\_\_\_\_ ("Subscriber") at anytime.

This consent is given with the understanding that disclosure shall be limited to the business transaction(s) of FDR's subscribers (specify facility(ies) \_\_\_\_\_).

By signing below, I/we hereby agree, confirm and acknowledge that I/we have been fully and duly informed and I/we have read and understood and agree to the following:-

- I/We certify that this authorization to disclose, retrieve and/or process my/our credit information has been made voluntarily;
- I/We understand that I/we may revoke this consent given at any time except to the extent that the consent has already been locked by the specific subscriber and I/we can contact the person-in-charge to unlock it provided my/our business transaction(s) with the specific subscriber has been fully settled;
- If I/we do not sign this form or do not want to consent to FDR disclosing my/our credit information to the specific subscriber, I/we understand that FDR will not disclose my/our credit information to the specific subscriber and therefore might cause the business transaction(s) which I/we have with the specific subscriber to be aborted, delayed or halted; and
- The Summary of Rights provided by the Registrar of Credit Reporting Agencies can be accessed from FDR's website at [www.fis.com.my](http://www.fis.com.my).

Acknowledged and agreed to by:-

<p><u>For Individual</u></p> <p><b>Customer Sign Here</b></p> <p>Name: _____</p> <p>NRIC No.: _____</p> <p>Date: _____</p> <p>Email address: _____</p> <p>Contact No.: _____</p> <p>Mobile No.: _____</p>	<p><u>For Business:-</u></p> <p>Company's Name: _____</p> <p>Business Registration No.: _____</p> <p>Name of Signatory: _____</p> <p>NRIC No.: _____</p> <p>Position: _____</p> <p>Date: _____</p> <p>Email address: _____</p> <p>Contact/Mobile No.: _____</p>
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## Sales Claim Submission Date & Payment Date

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- 🔊 The sale claim submission shall not **more than 90 days** start from the date of approval of **AEON Credit Assessment Department**. If more than 90 days merchant take resubmit the applicant's latest document to **AEON Credit Assessment Department**. AEON Credit may decline the application if the applicant qualification not fulfil the credit guidelines.
  - 🔊 The payment date will take around **5 days** with complete document.
- 

## Cancellation of MF Approval

- By Merchant

**Merchant has to fill in complete cancellation form to Merchant Sales Executive (MSE).**

- By Applicant

**In the event of merchant's unwillingness to cancel the MF Approval, the applicant has the right to request AEON Credit to perform cancellation notice to merchant ([Notice of Cancellation](#)).**

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## Customer Installment Due Date

- 🔊 Customer will be informed the instalment due date via notification letter.





## MF Sales Summary Form

### MF Sales Summary Form

FD-SS-F01 (B)  
Rev 4  
Internal Use Only

**MOTOR FINANCING SALES SUBMISSION LIST**

Company Name: \_\_\_\_\_ Branch: \_\_\_\_\_  
Agent Code: \_\_\_\_\_ Sales Submission For The Period Of: \_\_\_\_\_

No.	Customer Name	Agreement No.	Item	Product Price (A)	EW Price (Incl. Service Tax) (B)	Total Selling Price (C) = (A + B)	Down Payment (D)	Finance Price E = (C - D)	Processing Fee (F)	Participation Fee (G)	EW Price (Incl. Service Tax) (H)	Stamp Duty (I)	Actual Cash Payment (J) = (E - F - G - H - I)
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													
13.													
14.													
15.													
<b>Grand Total</b>													

Merchants Authorised Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Company Stamp / Chop: \_\_\_\_\_

AEON Credit Service (M) BHD Authorised Signature: \_\_\_\_\_  
Date: \_\_\_\_\_  
Company Stamp: \_\_\_\_\_



**Important Note :** The sales claim information will auto be generated by the system.



## Participating Bank for Auto Debit Facility

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## Other Repayment Channels

### 1. Cash Deposit Machine (CDM)

- AEON Credit, Maybank, CIMB & PBB



### 2. Over the Counter (OTR)

- MBB, Alliance Bank, PBB, BSN, SenHeng.



### 3. Automated Teller Machine (ATM)

- Transfer from saving / current account  
- CIMB, PBB & Ambank



### 4. Internet Transfer

- CIMB, Ambank, MBB & PBB

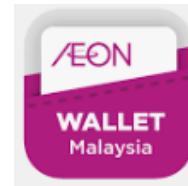


### 5. Interbank GIRO (IBG)

- Local & Foreign Commercial Bank

### 7. AEON Wallet

- Payment via AEON Wallet



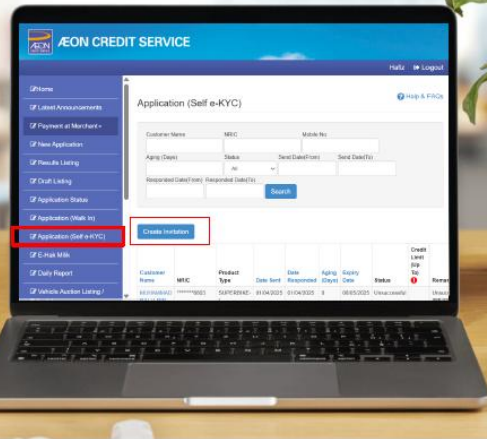
*Note: Merchant have to observe this requirement and Aeon Credit CAD to communicate to customer of the requirement during credit verification process.*

## Push Notification of e-KYC Link to AEON Wallet Apps

### STEP 1

To invite customer using “Push Notification” in e-Wallet Apps:

Merchant to “Create Invitation” via “Application (Self e-KYC)” in MOS

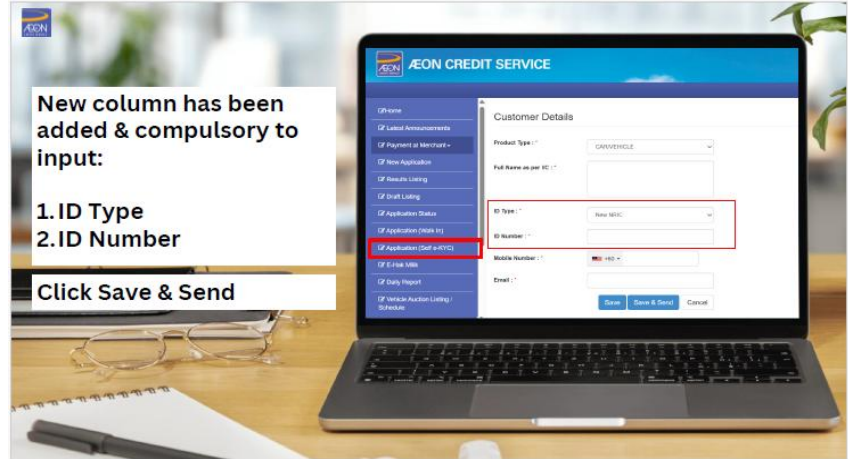


### STEP 2

New column has been added & compulsory to input:

1. ID Type
2. ID Number

Click Save & Send

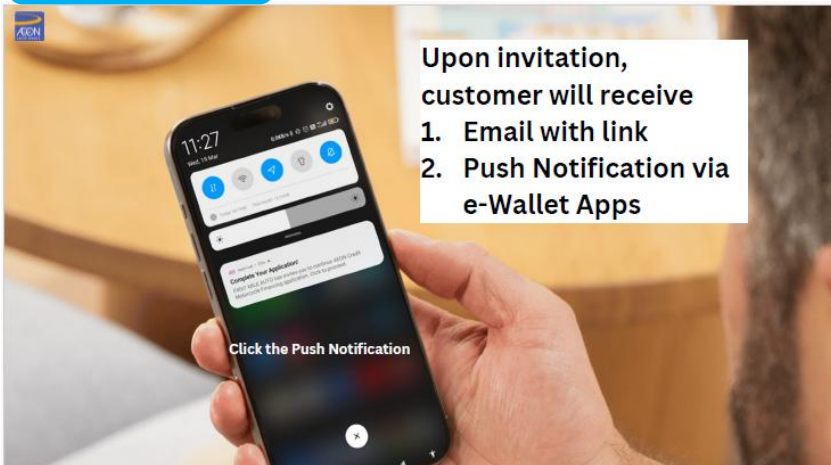


### STEP 3

Upon invitation, customer will receive

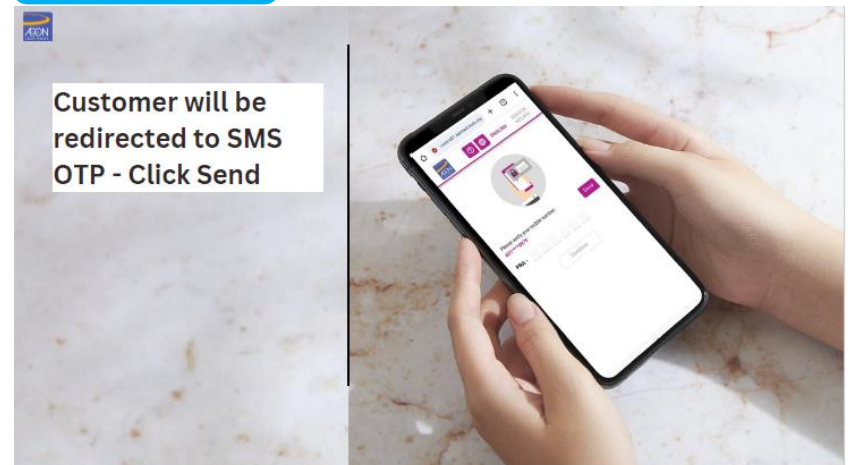
1. Email with link
2. Push Notification via e-Wallet Apps

Click the Push Notification



### STEP 4

Customer will be redirected to SMS OTP - Click Send



## STEP 5

**Scan your NRIC Front & Back**

- Take your picture of the front and back IC
- Ensure the photos are clear and there is no glare or too dark
- Click **CONFIRM**

## STEP 6

**Scan your NRIC Front & Back**

- Took a selfie video not more than 4 second
- Ensure face in visible and no mask
- Click **CONFIRM**

Once you see this page, **PLEASE WAIT**. You will need to verify your email to complete the process.

## STEP 7

**IMPORTANT !**

Once you see this page, **PLEASE WAIT**. You will need to verify your email to complete the process.

Tab on the left will be automatically closed in 5-10 seconds

If page stuck, please retry by clicking the same link received

## STEP 8

**Verify your email address**

- Click **SEND**
- Enter 6 digits OTP received via email
- Click **NEXT**



WE ADHERE TO  
**“NO-GIFT” POLICY**  
IN ALL OUR BUSINESS DEALINGS



Dear valued business partners,

**“NO GIFT” POLICY**

AEON respects innovative business partners who help the Company achieves its objective of “Customer Satisfaction”. We strive to work as equals with our business partners\*, dealing fairly and working for our mutual prosperity. We select business partners based on their ability to offer better products and services at fair prices.

In our effort to demonstrate our commitment to impartiality, equal opportunity and the highest standard of conduct in our business dealings, the Company and our employees shall not accept or give any personal gifts, money or special favours from / to our business partners in any situation.

This policy is meant to avoid any conflict of interest (including any appearance of conflict of interest) in our business dealings. We seek your support and understanding in complementing our effort to conduct our business with the highest standard of ethics.

If you require any clarification or wish to notify us of any concern in your dealing with us or our employee, please send your e-mail to [compliance@aeonmalaysia.com.my](mailto:compliance@aeonmalaysia.com.my).

Thank you.

Yours sincerely,  
For **AEON CREDIT SERVICE (M) BERHAD**



**KENJI FUJITA**  
Managing Director

**Notes:**

- The term “gift” above shall mean anything of value, monetary or non-monetary including but not limited to gift items, discount on products / services, travel and accommodation, use of vehicles, products, prizes, equipment, stock or securities, gift vouchers, club or facility membership, ticket or entry to events, etc. These are examples for reference and they are not exhaustive. This shall extend to cover any gifts which are sent to the home of employee.
- Gift to any family member or relative of employee are deemed as gift received by employee.

*\*The term “business partners” includes any existing or potential merchant, vendors, service providers and Bankers.*

## REMINDER NOTICE

We would like to remind all merchants to ensure that **all customer-related information and documents** submitted to AEON Credit Service (M) Berhad ("ACSM") are **accurate, complete, and properly obtained**. This includes, but is not limited to, customers' personal and financial details.

Any misrepresentation, forgery, or submission of illegally obtained, false, or manipulated information may result in the following consequences:

- (1) Termination of your Merchant Agreement; and/or
- (2) Retention or set-off of any sum due to ACSM arising from such actions,

We appreciate your strict adherence to this requirement. Your understanding and cooperation is important for us to continuously enhance our service to you.

Thank You.

## NOTIS PERINGATAN

Sebagai wakil daripada AEON Credit Service (M) Berhad, kami ingin mengingatkan semua peniaga untuk memastikan bahawa **semua maklumat dan dokumen** yang dikemukakan mengenai pelanggan adalah **tepat, lengkap dan diperolehi dengan cara yang sah** (contohnya, butiran peribadi pelanggan, butiran kewangan, dan lain-lain).

Sebarang penyalahgunaan, pemalsuan, atau penghantaran maklumat yang salah, palsu, atau diperolehi secara tidak sah boleh mengakibatkan tindakan berikut:

- (1) Penamatan Perjanjian Peniaga anda; dan/atau
- (2) Penahanan atau pemotongan sebarang jumlah yang terhutang kepada AEON Credit Service (M) Berhad akibat tindakan tersebut.

Kami menghargai kerjasama anda untuk memberi perhatian serius terhadap perkara ini. Pemahaman dan kerjasama anda amat penting bagi kami dalam usaha untuk meningkatkan perkhidmatan kami kepada anda.

Terima Kasih.

## AEON Credit Website Guide – Registration / Login

### Register Account with AEON Credit Service (M) Berhad

*AEON Consumer Web is a self-service portal that gives you easy and instant access to your loan financing account, personal loan financing account and credit card account information.*

**The portal allow you to:**

- Update your Email Address
- View Loan Financing Account or Credit Card Account Details
- View or Download E-Receipt & Credit Card Statement
- De-Register Credit Card E-Statements
- Set or Change Credit Card PIN

#### **Step 1:**

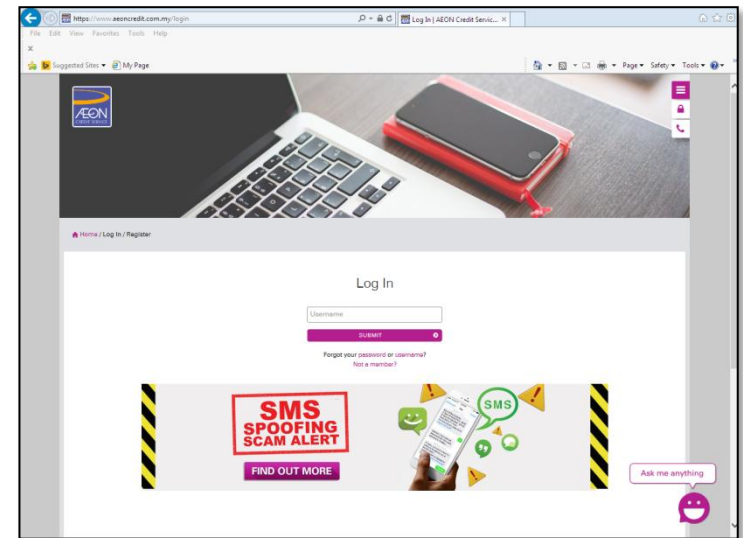
Log on to [www.myaeoncredit.com.my](http://www.myaeoncredit.com.my) to register your account.

#### **Step 2:**

Enter the required information to register your account and password. Once you have created your account, you will receive a confirmation email.

#### **Step 3:**

Log into [www.myaeoncredit.com.my](http://www.myaeoncredit.com.my) with your User ID and Password.



## Contact Us

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***Merchant Care Line***  
***+603-2298 8888***  
***(Business hours : 9am to 10pm)***

***Customer Care Line***  
***+603-2719 9999***  
***(Local & Overseas)***  
***(24 hours)***



***[www.myaeoncredit.com.my](http://www.myaeoncredit.com.my)***



***[customer.service@aeoncredit.com.my](mailto:customer.service@aeoncredit.com.my)***



Thank You

