

19th February 2020

To: All Valued Merchants

Dear Sir / Madam,

RE: New Product Category Financing – Motorcycle Parts and Accessories Financing

Warmest greetings from AEON Credit!

As your trustworthy business partners who always strive our best to serve you better, we would like to inform you that we had added a new product category for Motorcycle Parts and Accessories Financing with the following terms and conditions:

Effective Date : 3rd March 2020

Eligible Products : **Standalone Motorcycle Parts and Accessories**

Motorcycle Parts & Accessories
Helmet
Hard Bags
Soft Bags
Windshields
Crash Bar
Engine Guard
Exhaust Muffler
Exhaust Header
Exhaust Link Pipe
Exhaust Full Set
Handle Bar
Fairing Set
Body Slider
Wheel Slider
Radiator Net
LED Side Signal Light
Spotlight

Product Structure : Existing Objective Finance Business Product Structure

Finance Amount	Objective Finance Business		Max Tenure
	New Customer	Express / AEON Credit Card Member	
Below RM 2,999	1.25%	1.25%	36 months
RM 3,000 – RM 9,999	1.10%	1.05%	36 months
RM 10,000 – RM 30,000	0.85%	0.85%	36 months



FEES	
Agreement Fees	RM 47.00 - Finance Amount ≤ RM30,000 RM 94.00 - Finance Amount > RM30,000
Repayment Period	6, 12, 18, 24, 30 & 36 months
Minimum Instalment Amount	RM 48 per month in one single application / agreement

Other Terms and Conditions:

1. The finance price shall exclude RM47 or RM94 agreement fees.
2. Approval subject to AEON Credit Assessment Guidelines.
3. All approved application must have a minimum of RM 48 monthly repayment instalment.
4. Standalone Motorcycle Parts & Accessories shall follow the current Objective Finance Business Product Scheme.
5. Only selected motorcycle product category is allowed as per **Appendix 1**
6. Allowed brands for Helmets are **Shoei, Arai, LS2 and Givi**.

We strongly believe that the newly added product for financing shall drive a positive sales growth to both of us in due time. Should you have any further inquiry, please do not hesitate to contact below representatives:

Region	Person In Charge	Contact
Central	Ms Tiffany Ong	012-2047 029
Southern	Ms Sarah Set	012-7769 320
Northern	Mr Lee Chong Yee	012-4052 823
East Coast	Ms Wennis Loh	016-5370 982
Sabah	Mr Andrew Siew	012-8239 746
Sarawak	Ms Caris Teo	016-8886 990

Thank you.

Yours faithfully,
AEON Credit Service (M) Berhad






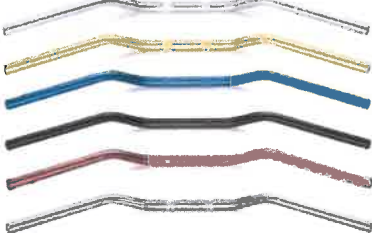


Nikkie Lam
Department Head
Objective Finance Business

APPENDIX 1: ELIGIBLE MOTORCYCLE PARTS & ACCESSORIES


No.	Product	Description	Eligible Brand
1.	Helmet		<ul style="list-style-type: none"> - SHOEI - ARAI - GIVI - LS2
2.	Hard Bag		N/A
3.	Soft Bag		N/A
4.	Windshield		N/A
5.	Crash Bar		N/A

APPENDIX 1: ELIGIBLE MOTORCYCLE PARTS & ACCESSORIES (con't)

	Product	Description
6.	Engine Guard	
7.	Exhaust - Muffler	
8.	Exhaust Header	<p>For KAWASAKI Ninja400 Z400</p> 
9.	Exhaust Link Pipe	<p>For Kawasaki Z800 Exhaust</p> 
10.	Exhaust Full Set	
11.	Handle Bar	

APPENDIX 1: ELIGIBLE MOTORCYCLE PARTS & ACCESSORIES (con't)

	Product	Description
12.	Fairing Set	
13.	Body Slider	
14.	Wheel Slider	
15.	Radiator Net	
16.	LED Side Signal Light	

17.	Spotlight	
-----	-----------	--