

Privacy Policy of AEON CARD MOBILE Application

Introduction

This is Privacy Policy of AEON CARD MOBILE Application, please consider carefully before you access to and use it. When you are accessing to and using this Application by ticking “Agree”, mean you accepted and implement terms and conditions of AEON CARD MOBILE service. If you do not understand or not clear about this terms and conditions, please do not hesitate to contact to AEON Specialized Bank (Cambodia) Plc. to clarify the matter for you [023 988 555](tel:023988555).

1) Definition

- **ASB:** AEON Specialized Bank (Cambodia) Plc.
- **AEON CARD:** credit card product that issued by ASB.
- **AEON Cardholder:** means the person who own the AEON CARD.
- **Account:** account of both AEON CARD MOBILE Application and AEON CARD under ASB.
- **Application or App:** AEON CARD MOBILE smartphone application.
- **Working Day:** Monday to Friday, 09:00AM to 06:00PM and besides of weekend and public holiday.
- **Customer Services:** service team that shall handle and process your enquiries relating to usage of AEON CARD MOBILE service.
- **Fee:** any fees that may charge by ASB and which are stated in AEON CARD MOBILE App.
- **Information:** any account information that you provide to ASB, including personal information, financial information or other information related to you or your business but not limited to payment process, stores or other features of ASB service. You are solely responsible for your information, as ASB act as a passive conduit for your online distribution and publication of your information.
- **Merchant:** Person who is selling goods and/or services and using the AEON CARD MOBILE services to receive payments.
- **Product:** any merchandise, goods or service that a buyer may purchase using a AEON CARD MOBILE service.
- **PIN:** a 4 digits secret number you use to access and conduct operation to AEON CARD MOBILE App in Your smartphone.
- **Password:** the combination of character, number and symbol used to prove the right to access information and Account.
- **Billing Statement:** the monthly report that ASB issue to AEON Cardholder showing their recent transactions, monthly minimum and full payment. Billing statements are issued monthly at the end of each billing cycle.
- **QR Code:** a quick respond code that contain merchant information and merchant ID and readable by smartphone to do payment at merchant, cash out at agent.
- **Transaction:** any crediting or debiting action made from a AEON CARD MOBILE user.
- **You:** Account holder or the person who register account in AEON CARD MOBILE App.
- **Biometric:** means a verifying personal identity through the measurement and analysis of unique physical or behavioral characteristics (such as fingerprint, face, voice, or eye).

2) What is AEON CARD MOBILE service?

AEON CARD MOBILE is the application for smart phone or feature phone that allow to download from a designed location to let AEON Cardholder used to manage their AEON CARD or making payment under AEON Card brand instead of the physical plastic card.

3) Interest and Fee charge

The AEON CARD MOBILE account is used under the credit card account. Hence, ASB does not charge interest or other fees to you. Every transaction processing will work under AEON Card.

4) Disclosure of Personal Data

Your information processed by ASB will be kept confidential but ASB may provide such information to the following parties (whether within or outside your country of residence) as below;

- a) ASB Group Companies;
- b) Any agent, contractor or third parties service provider that ASB work within providing AEON CARD MOBILE service, including for fraud prevention, data entry, database management, promotions, marketing, customer service, technology services, products and services alerts;
- c) Entities with whom ASB maintain commercial arrangements, including merchant sites, third parties and entities belonging to the ASB Group;
- d) Other financial institutions, banks partners, collection company and credit company;
- e) Professional advisers, law enforcement agencies, government and regulatory authorities or any other organizations to which ASB is under an obligation to make disclosure under the requirements of any applicable law, regulation or commercial arrangement, including arrangements with payment network; or
- f) Entities involved in any merger, acquisition or financing transaction with ASB.

5) Information

ASB takes steps, including technical, administrative and physical safeguards to help protect your information that ASB process from loss, misuse and unauthorized access, disclosure, alteration and destruction.

If you have any indication or suspicion of your information, Account, PIN, Password, Biometric or other security features being lost, stolen, misappropriated, used without authorisation or otherwise compromised, you are advised to change your information. You must contact customer service without undue delay on becoming aware of any loss, theft, misappropriation or unauthorised use of your information, Account, PIN or other security features.

ASB may suspend your Account or otherwise restrict its functionality on reasonable grounds relating to the security of the Account or any of its security features or if ASB reasonably suspect that an unauthorised or fraudulent use of your Account has occurred or that any of its security features have been compromised. ASB will notify you of any suspension or restriction and of the reasons for such suspension or restriction in advance or, where ASB are unable to do so, immediately after the suspension or restriction has been imposed, unless notifying you would be unlawful or compromise ASB reasonable security interests. ASB will lift the suspension and/or the restriction as soon as practicable after the reasons for the suspension and/or restriction have ceased to exist.

In addition to the provisions above, and specifically in relation to AEON CARD MOBILE You must take all reasonable steps to keep the AEON CARD MOBILE safe and prevent their fraudulent use, and in particular:

- a) You shall not set PIN, password as your smartphone number or date of birth;
- b) You shall not share Your PIN, password and your smartphone to any one;
- c) You shall not write down or record PIN, password in any place example on smartphone, paper or card...etc;
- d) You shall not let anyone to use Your AEON CARD MOBILE Account;
- e) You shall keep your smartphone safe; or
- f) You shall change PIN, password frequently.

6) Notices and Change

The information, material and content provided in the App or any website may be changed at any time without notice. ASB may change the terms and conditions at any time by updating this App. You agreed to review any applicable terms and conditions regularly and that your use of any part of this App will be subject to any such changes once they are made.

7) Collecting Information

When you register for Account and while you are AEON Cardholder, you agree that ASB may collect information from you and about you such as:

- All information that you provided to ASB when you register new account or after registered your updated data;
- Kind of product or service that you often purchase;
- Transaction history; or
- Record every information or problem that you contact ASB.

ASB shall be the sole owner of the information collected on this AEON CARD MOBILE service. Furthermore, ASB shall not sell, share or rent this information to others in any way other than as mentioned in point 4.

8) How ASB Use the Information Collected

ASB may collect information from you in the purpose as below,

- To register account;
- To process transactions and send notices about your transactions or your network activity;
- To provide you with ongoing service;
- To provide you with various options for applying for and accessing services;
- To understand your needs;
- To set up, manage and offer services that meet your needs;
- To help ASB to identify you and any accounts you hold with ASB;
- To update and enhance ASB records about you and understanding your financial needs;
- To prevent or detect fraud or criminal activity or to manage and settle any actual or potential loss in connection with fraud or criminal activity;
- To satisfy legal and regulatory requirements that ASB believe are applicable to ASB, including the requirements of any self-regulatory organizations to which ASB belong;
- To improve and optimize the AEON CARD MOBILE for all users;
- To handle on consumer complaint ; and/or
- To promote commercial activities.

9) Governing Law

This terms and condition shall be governed by and construed in accordance with the laws of Cambodia.

10) Feedback and Concern

ASB are committed to safeguard your information collected and handled by ASB and look forward to your continued support for the same. In case of any feedback or concern regarding protection of your information, you can contact us by [\(+855\) 23 988 555](tel:+85523988555).