



# AEON Card

## User Guide

**FREE**



# AEON CARD

## THIS IS WHAT YOU NEED



Dear Valued Customer,  
Welcome AEON Cardholder

On behalf of AEON SPECIALIZED BANK (CAMBODIA) PLC., we are pleased that you have placed your trust in our services and accepted to be one of our AEON Cardholders.

AEON Card is formed as a pure credit service by providing a lot of privileges to customers such as free annual fee (AEON Violet Card), Point Redemption, Privilege Merchants, and AEON Thanks Day.

AEON Card is a Card Service that perfectly responds to the needs of customers who enjoy their daily lifestyles since it provides you with access to 46 million shops and 2.6 million ATMs worldwide. The Credit Card is designed to ease customers in purchasing or shopping online and processing cash advance.

We hope that you will be satisfied with all the privileges of your AEON Card and we promise to further expand our services and provide international standard services to maximize customer satisfaction.

Yours sincerely,  
AEON SPECIALIZED BANK (CAMBODIA) PLC.

# Understand your AEON Card

## The front of the Card

1. Expiry Date
2. Cardholder's Name
3. Credit Card Number
4. Worldwide Acceptance
5. Logo Visa payWave, Contactless Symbol

**1. Expiry Date**  
This refers to the month and year till when your card can be used.

**2. Cardholder's Name**

**3. Your Credit Card Number**  
This number is required for each transaction

**4. Worldwide Acceptance**

**5. Logo Visa payWave, Contactless Symbol**

## The back of the Card

1. Contact Information
2. Authorized Signature
3. CVV2 Number
4. Magnetic Strip

**1. Contact Information**  
You can use this contact detail to contact our Customer Service.

**2. Authorized Signature**  
Your signature here is required.

**3. CVV2 Number**  
This number is required when you purchase over the phone or online

**4. Magnetic Strip**



## Cash Advance

1



- Insert Card into ATM Machine

2



- Enter PIN Code
- Select Cash Withdrawal
- Select or input needed amount

3



- Take out the card

4



- Take out the cash

You can withdraw cash by using your AEON Card with your Personal Identification Number (PIN). Cash advances can be made at any ATM displaying the Visa

BRANDING	Visa
Logo	<b>VISA</b>
Cambodia	Over 1,520 ATMs
Worldwide	Over 2.6 Million ATMs

# Monthly Billing Statement

**វិញ្ញាបនបត្របញ្ជីប្រចាំខែ**  
**BILLING STATEMENT**

សូមពិនិត្យវិញ្ញាបនបត្រនេះ ដើម្បីបញ្ជាក់ថាវាត្រឹមត្រូវតាមការប្រើប្រាស់របស់លោក/លោកស្រី។  
Please check this statement for your convenience. Thank you for using for service.

**កាលបរិច្ឆេទវិញ្ញាបនបត្រ / STATEMENT DATE**

1. លេខអតិថិជន / Customer Number

2. កាលបរិច្ឆេទបង់ប្រាក់ / Payment Due Date

3. ប្រាក់បង់ប្រចាំខែ / Minimum Payment

4. ប្រាក់បង់ប្រចាំខែ / Payment Amount

5. វិធានបង់ប្រាក់ / Payment Method

6. គណនី / Account

7. កំណត់សម្គាល់ / CREDIT LIMIT

8. កម្រិតប្រាក់ប្រើប្រាស់ / Total Credit Limit

9. ប្រាក់ប្រើប្រាស់ / Purchase

10. ប្រាក់បង់ប្រចាំខែ / Cash Advance

11. ប្រកាសសំខាន់ៗ / ANNOUNCEMENT

**សង្ខេបសរុបចំណុច HAPPYPLUS POINT / HAPPYPLUS POINT SUMMARY**

ចំណុចប្រើប្រាស់ / Previous Points	ចំណុចប្រើប្រាស់ / Points
ចំណុចប្រើប្រាស់ប្រចាំខែ / Redeemed Points	ចំណុចប្រើប្រាស់ប្រចាំខែ / Points
ចំណុចប្រើប្រាស់សរុប / Points for this Month	ចំណុចប្រើប្រាស់សរុប / Points
ចំណុចប្រើប្រាស់សរុប / Outstanding Points	ចំណុចប្រើប្រាស់សរុប / Points
កាលបរិច្ឆេទចំណុចប្រើប្រាស់ / Points Expiration	កាលបរិច្ឆេទចំណុចប្រើប្រាស់ / Points

**ស្នាក់នៅសំខាន់ៗ ឬព័ត៌មានបន្ថែម / FOR INQUIRY OR INFORMATION**

Call Center (SAM - SPK) : 023 - 988 - 555      Website : [www.aeon.com.kh](http://www.aeon.com.kh)

**វិញ្ញាបនបត្របញ្ជីប្រចាំខែ / BILLING STATEMENT**

លេខប្រតិបត្តិការ / Transaction No.	កាលបរិច្ឆេទប្រតិបត្តិការ / Transaction Date	ពិពណ៌នា / Description	ប្រាក់បញ្ចូល / Amount	ប្រាក់បង់ / Amount	សរុប / Balance
10	11	12	13	13	13

**សង្ខេបសរុបប្រតិបត្តិការ / TRANSACTION SUMMARY**

ប្រភេទប្រតិបត្តិការ / Transaction Type	ប្រាក់បញ្ចូល / Credit Purchase	ប្រាក់បង់ / Cash Advance	ប្រាក់ប្រើប្រាស់ / Other Fee	សរុប / Total
ប្រាក់បញ្ចូល / New Transaction				
ប្រាក់បញ្ចូល / Current Balance				
ប្រាក់បង់ប្រចាំខែ / Minimum Payment				
ប្រាក់ប្រើប្រាស់ / Interest				
ប្រាក់បង់ប្រចាំខែ / Minimum Payment Due				

- Customer Number : an identification number of cardholder. (This number is required when you make payment through a payment channel ).
- Payment Due Date : the date by which your payment (at least the minimum amount due) must be made to avoid penalty.
- Minimum Payment : minimum amount you are required to pay. This represents USD 15 or 10% of your total current transaction amount (including interests and other fees).
- Happy Plus Point Summary : your accumulated point summary.
- Previous Point : total point summary of previous month.
- Redeem Point : last month redeemed point.
- Point of this Month : the accumulated point of this month.
- Outstanding Points : total and available earned points in your account
- Point Expiration : the date by which points earned expire.
- Transaction Date : the date when the transaction was made.
- User : the person who makes transactions.
- Description : this section provides details of all payments, purchases, cash advances, and credits made during the statement period.
- Amount : information on the transaction amount against each payment, purchase, cash advance or credit. All non-USD currency transactions will be converted to US Dollars.

**\*Remark**

- Cardholder will receive two different emails: the 1st email is Billing Password (4 digits) and the 2nd email is Billing Statement. Then cardholder is required to input the password to access to billing statement.
- AEON Cardholder can also review their billing statement via AEON Card Mobile Application.

## FEE SCHEDULE

Annual Fee	AEON Violet Card	Free
	AEON Gold Card	USD 25 / Year
Card Purchase Interest Rate	AEON Violet Card	28.8% / Year
	AEON Gold Card	18.0% / Year
Cash Advance Interest Rate	AEON Violet Card	28.8% / Year
	AEON Gold Card	18.0% / Year
Cash Advance Fee	5 USD or 2% of cash advance amount (The amount whichever is greater)	
Card Replacement Fee	USD 5	
PIN Replacement Fee	Free	
Foreign Currency Conversion Fee Non - USD Conversion fee	2.0%	
Over Limit Fee	USD 10	
Service fee for Sale Slip/Invoice	USD 5	
Late Payment Charge	If the Payment falls on 6 <sup>th</sup> - 10 <sup>th</sup> : USD 1 will be charged 11 <sup>th</sup> - 15 <sup>th</sup> : USD 2 will be charged 16 <sup>th</sup> - 20 <sup>th</sup> : USD 3 will be charged	
<b>OTHERS</b>		
Security Cash Deposit	Not Required	
Minimum Payment	10% of the total transaction amount plus interests and other fees or USD 15 (whichever is greater)	

# Benefits of AEON Cards



## Purchasing Goods and Services



Swipe/Inster card with POS machine



Tap contactless card on POS machine



Online Payment



AEON Card Mobile Scan to Pay

Your AEON Card is currently accepted at over 46 million merchants worldwide wherever the VISA logo is displayed.

The merchant will request you to check your transaction amount and to sign on the receipt which contains detailed information of your AEON Card and transaction amount, which will be billed on your billing statement. For transactions made by AEON Contactless Card, cardholder is required to sign on the receipt for the transaction amount from USD 50 only.

Please check to make sure that the correct amount is printed on the receipt before signing it.

# AEON Card Upgrade Program

Your AEON Violet Card will be upgraded to AEON Gold Card with just simply spending **USD 3,000** or more for shopping per year with your AEON Violet Card.



## Conditions:

- Spending **USD 3,000** or more for shopping per year with your AEON Violet Card not included cash advance transaction.
- The annual fee will be waived for the following year.
- The accumulated transaction amount is included with the supplementary card transaction.
- Good payment history
- Every next year annual fee will be waived subject to minimum spending amount **USD 3,000** per year.
- AEON Specialized Bank (Cambodia) PLC. reserves the right, in the sole absolute discretion to decide the upgrade.





**AEON THANKS DAY!** **5% OFF**

## AEON Thanks Day



All AEON Cardholders can enjoy an exclusive discount of 5% at AEON Cambodia inside AEON Mall Phnom Penh, AEON Mall Sen Sok City, AEON Mall Mean Chey and AEON MaxValu Express on 20th and 30th of every month.

- Condition:**
- Use AEON Card to settle your bill
  - Except some particular items
  - Except items with discount sticker
  - Except other card promotion programs

Learn More




### HAPPY PLUS POINT

Point redemption



Cash Voucher



Cash Back



## Happy Plus Point Program



For every spending of **USD 2**, you can earn 1 Point and for 500 points, you can exchange for AEON Voucher or redeem for cashback of USD 5 at any branch in Phnom Penh and Provinces of AEON Specialized Bank (Cambodia) Plc. which have AEON Card operation.



## AEON Lounge

Promotion Eligible to AEON Gold Card Only

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Promotion Offer

- Soft drink
- Snack
- Coffee&Tea
- Free WIFI
- Premium & Comfortable Lounge & VIP Service

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AEON Lounge Location

- AEON MALL Phnom Penh (2F)
- AEON MALL Sen Sok City (2F)
- AEON MALL Mean Chey (1F)

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Promotion Condition

- Cardholder shall present AEON Gold Card to AEON Lounge staff
- Primary AEON Gold Cardholder can authorize other 2 persons to enjoy the offering for 2 hours/day.

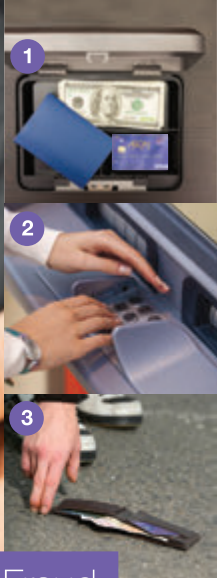
# AEON ALLIANCE PARTNERS

Let's enjoy privilege discount for Dining, Shopping and Entertainment with AEON Card at our Alliance Partners. For more details, please go to [www.aeon.com.kh](http://www.aeon.com.kh)



For more Alliance Partners  
Scan here





## Be Protected From Credit Card Fraud

### 1. Keep Your Card Safe

- Sign your Card on the signature panel as soon as you receive it.
- keep your Card in a secure place, and treat it as if it were cash.
- Don't forget to take your Card from the ATM after use.
- Keep the copy of your sales slips and check them against your billing statement.
- Make sure your Card is returned to you.
- Contact our Customer Service Center for more information **070/078/023 988 555**.

### 2. PIN Security

- Never keep a record of your Personal Identification Number (PIN). Instead, memorize it.
- Do not let anyone use your card and do not disclose your PIN to anyone.
- Make sure your PIN is protected from view when you use an ATM or POS Terminal.
- If you think someone has seen or known your PIN, change it immediately.

### 3. Lost or Stolen

- If your Card has been lost or stolen by thief, or if your PIN is disclosed to a third party, please report the incidence immediately by calling our 24/7 hotline at **023 988 655 /010 988 655**.
- Until or unless a verbal or written notice of the lost or stolen Card from the cardholder has been received by AEON Specialized Bank (Cambodia) Plc., the cardholder shall remain liable for all transactions made before this notice whether or not the card was approved or was not approved to use by cardholder.
- if your Card/PIN which has been reported lost or stolen is found, it shall not be used again.

# Card and PIN Reissue Process



- **Card and/or PIN re-issue is available** at all branches of AEON Specialized Bank (Cambodia) Plc. in Phnom Penh and Provinces which have AEON Card operation.
- Cardholders are required to fill out Customer Request Form.
- For more information please call to our Customer Service Center at **070/078/023 988 555**.

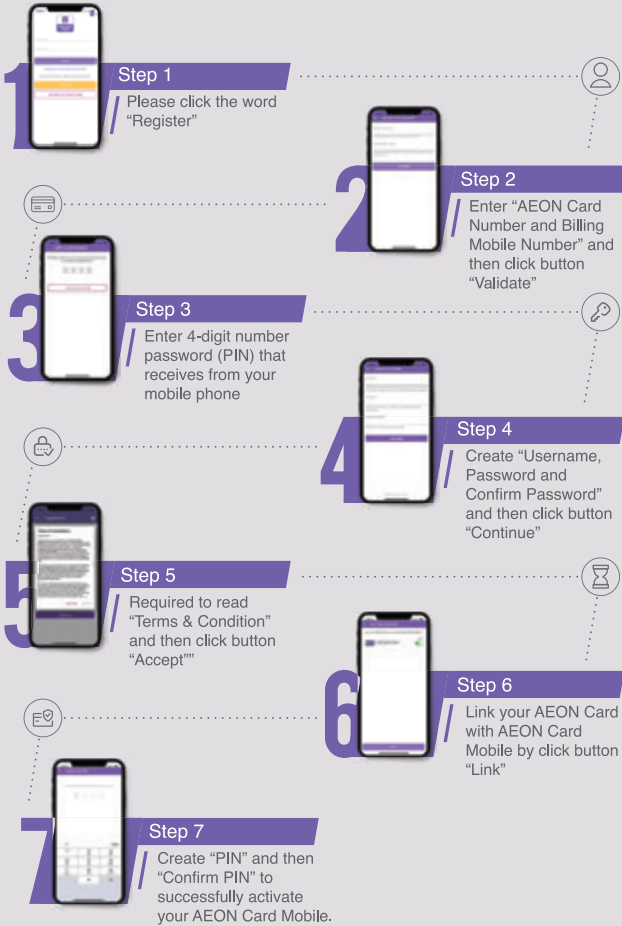
# Control Your **AEON Card** at Your Fingertips

- Scan to pay
- Point Inquiry
- Hold/Un-hold Card
- Manage Your Card Anytime Anywhere on Your Smart Phone
- Monthly Billing Statement
- Transaction History Inquiry
- Balance Inquiry





# How to Activate AEON Card



AEON Card Mobile

Scan here to download



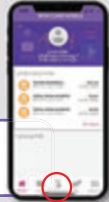
Download on the  
App Store

GET IT ON  
Google Play

# How to scan QR code for AEON Card Mobile Payment



**01** | Open AEON Card Mobile App



Go to Scan to Pay **02**



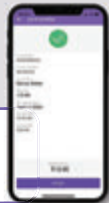
**03** | Scan Merchant QR Code or Enter Merchant ID



Verify the merchant information, enter amount and check the amount correctly then click "Pay" **04**



**05** | Enter four-digit password (PIN) to continue the transaction.



Your transaction is successful. Please Click "OK" button to return to the first page. **06**



AEON Card Mobile

Scan here to download

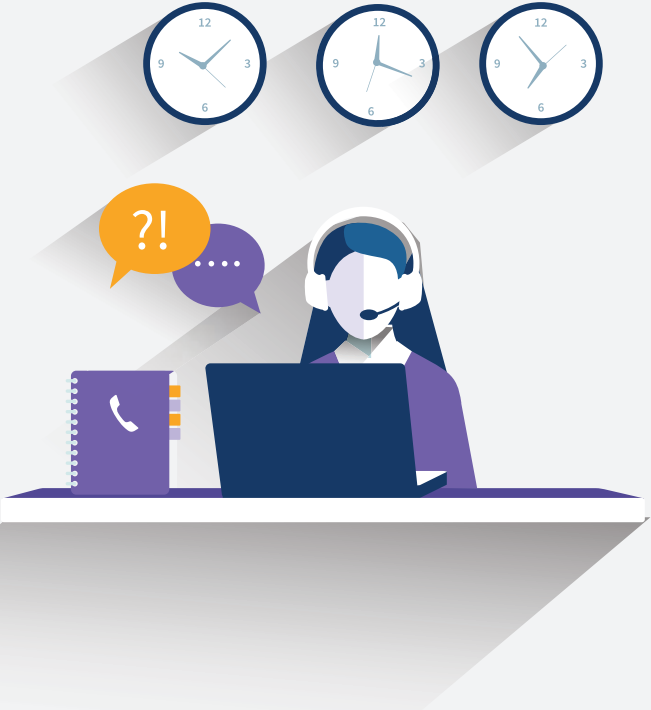


More information, please kindly visit  
<http://www.aeon.com.kh/aeon-card-mobile>



# Managing your AEON Card

For more information on your AEON Card,  
Please contact our Customer Service Center.



 070/078/023 988 555

 [info@aeon.com.kh](mailto:info@aeon.com.kh)

