



AEON CREDIT SERVICE

EXTRAORDINARY GENERAL MEETING

16 OCTOBER 2023

**Presentation to Shareholders
by Chief Financial Officer**

BUSINESS OVERVIEW

More than 5.4 million members; Receiving 2 mil+ applications yearly

Easy Payment

Vehicle Financing



Personal Financing

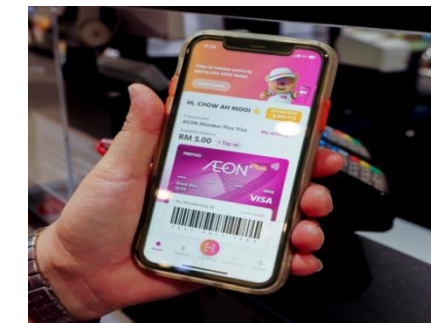


Objective Financing



Settlement

Credit Card, AMP & AEON Wallet



Insurance Broker

AEON Insurance Brokers

- 212k Credit Card members
- 2.5 mil AMP Card members
- 2.0 mil AEON Wallet sign ups



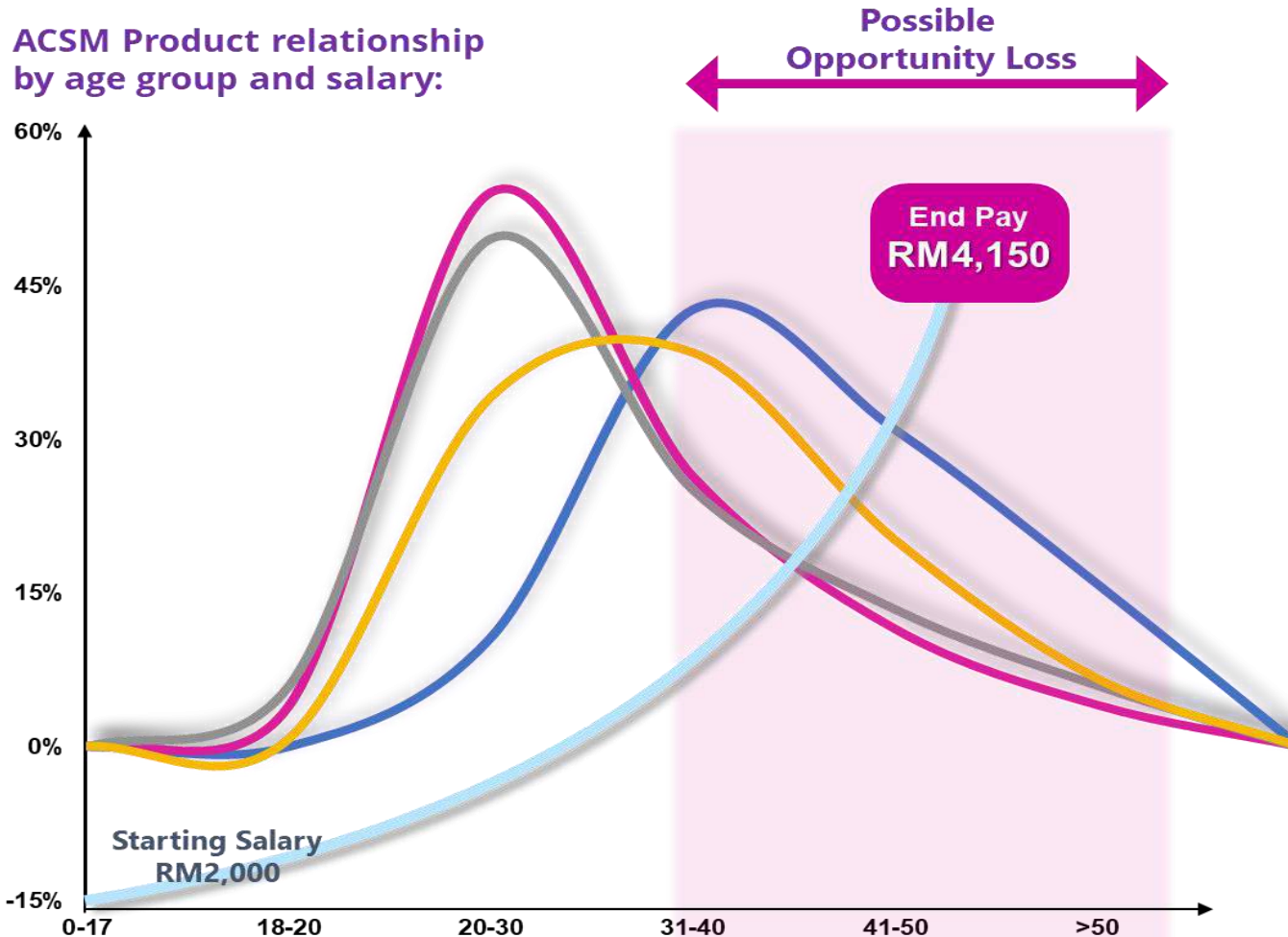
➤ 8.1k
Merchant outlets



➤ 2.7 mil
Express members

CUSTOMER JOURNEY

Improve customer stickiness by serving more comprehensive products/ services via Digital Bank



■ Credit Card
 ■ Objective Financing
 ■ Vehicle Financing
 ■ Personal Financing

- Based on existing customer profile, ACSM is capturing **customers between the age 21 to 35 years old** across all products
- However, ACSM is likely to lose its customers **after 35 years old** as they 'graduate' to commercial banks for their financial requirements
- Currently, millennials aged between **26 to 40 years old** account for **50% of Malaysian working population**
- 53% of online purchases** are done by millennials

1. Activating AEON Living Zone
2. Expanding Customer Lifetime Value (CLTV)
3. Enhancing Resources & Technology
4. Increasing Competitive Edge



ACTIVATING AEON LIVING ZONE

Membership expansion via cross selling within the AEON Ecosystem



- ☐ AEON Group of companies' loyalty customers
- ☐ AEON merchants and business partners
- ☐ Tenants and suppliers
- ☐ AEON Group employees
- ☐ Millennials, Gen Z and Gen Y and digital-savvy Gen X

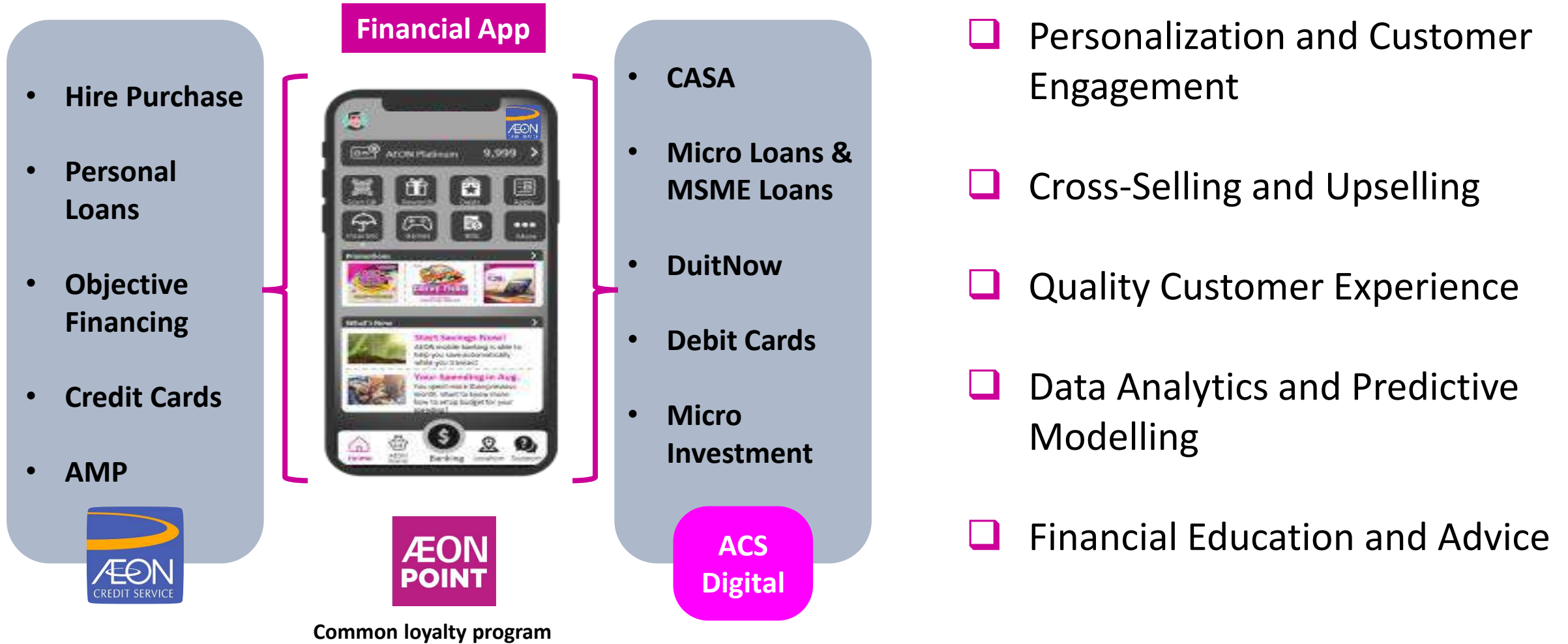
AEON Credit:

- Financial App
- Common Loyalty Program
- Marketplace & Cross Selling

**AEON
POINT**

EXPANDING CUSTOMER LIFETIME VALUE (CLTV)

Comprehensive financial solutions to our customers and business partners



ENHANCING RESOURCES & TECHNOLOGY

Deployment of combined expertise and new technology

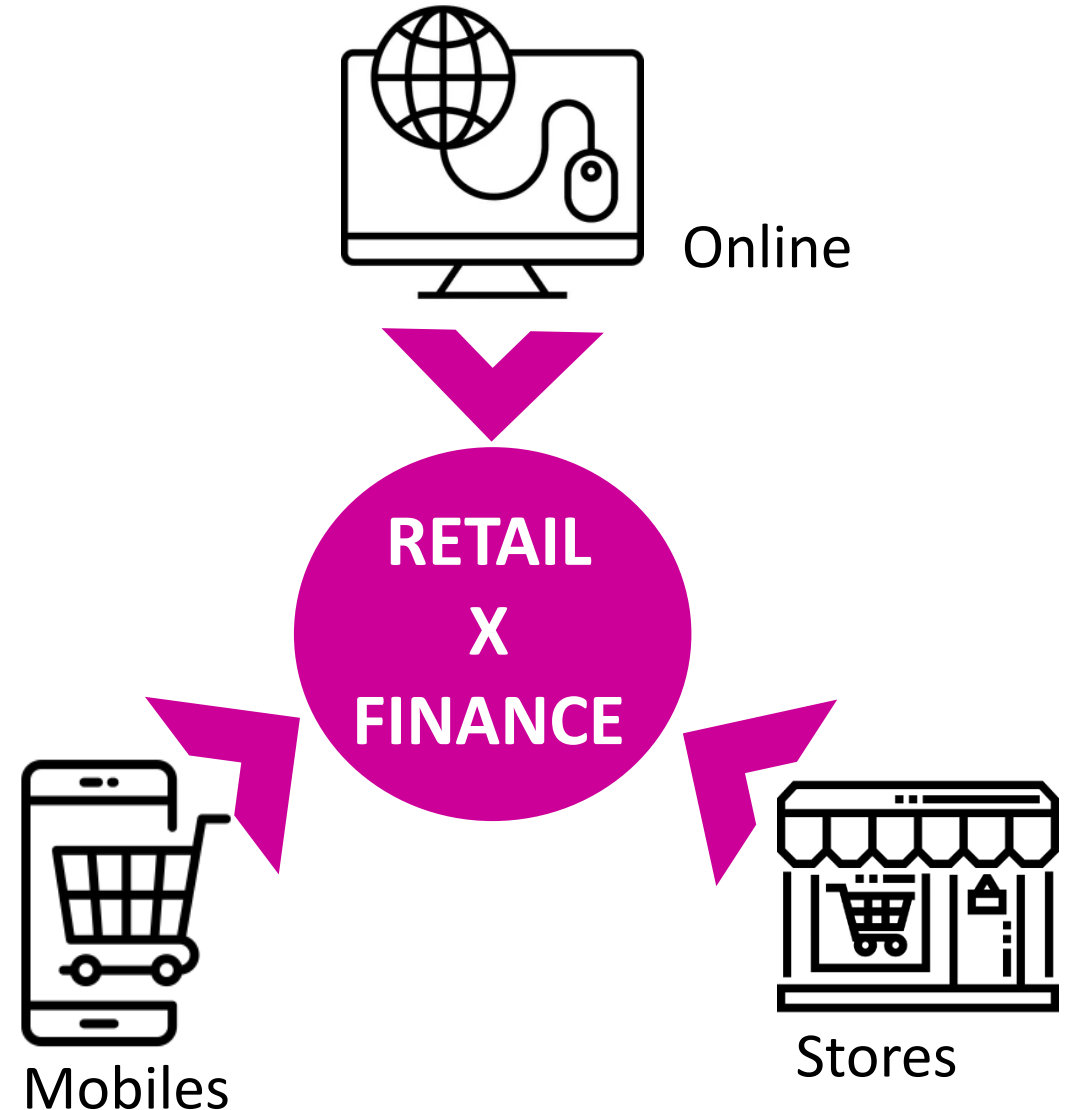
- ☐ Talent Diversity
- ☐ Embracing New Technology
- ☐ Cybersecurity and Cyber Resilience
- ☐ Partnership and Alliances
- ☐ Increase Revenue Stream



INCREASING COMPETITIVE EDGE

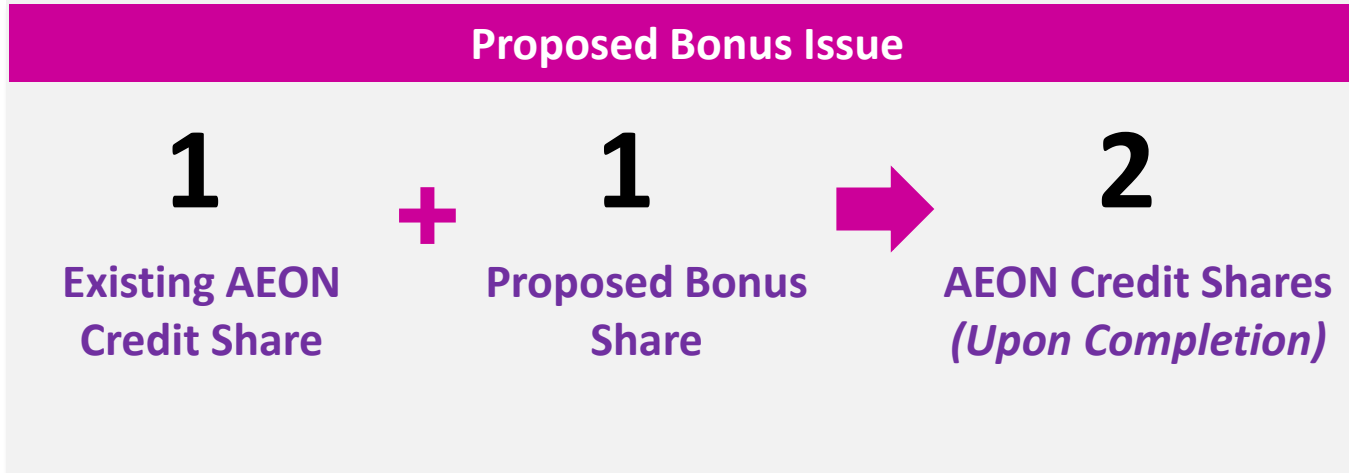
Digital transformation to elevate customer experience

- ❑ Enhancing Customer Experience
- ❑ Cost Efficiency
- ❑ Innovative Products and Services
- ❑ Data-Driven Insights
- ❑ One-Stop Center



PROPOSED BONUS ISSUE

1 Bonus Share for every 1 existing AEON Credit Share



Effect of the Proposed Bonus Issue

	Number of Shares	RM
Issued share capital	255,307,690	584,011,570
Proposed Bonus Issue	255,307,690	-
After the Proposed Bonus Issue	510,615,380	584,011,570

Rationale

- ❖ To improve the marketability and trading liquidity of the Company's shares
- ❖ To reward our shareholders for their loyalty and continuous support

Target Completion

- ❖ November 2023

AEON



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Thank You