



AEON CREDIT SERVICE (M) BERHAD
[Registration No. 199601040414 (412767-V)]
(Incorporated in Malaysia)

**ADMINISTRATIVE DETAILS OF THE TWENTY-EIGHTH ("28TH")
ANNUAL GENERAL MEETING ("AGM")**

Date	:	Wednesday, 25 June 2025
Time	:	10.00 a.m.
Meeting Venue	:	Grand Ballroom, Level 2, InterContinental Kuala Lumpur, 165, Jalan Ampang, 50450 Kuala Lumpur, Malaysia

REGISTRATION

1. Shareholders, proxies and authorised representatives who wish to attend the 28th AGM are required to register at the Meeting Venue.
2. The registration will commence at 8.00 a.m. on Wednesday, 25 June 2025 and will remain open until the conclusion of the 28th AGM or such time as may be determined by the Chairman of the meeting.
3. Shareholders/proxies are requested to produce your original MyKad/passport to the registration staff for verification.
4. Upon verification, you are required to write your name and sign the attendance list placed on the registration table.
5. You will be given an identification wristband with a personalised passcode upon registration and only be allowed to enter the meeting hall if you are wearing the identification wristband. Please retain the identification wristband for voting. There will be no replacement in the event you lose or misplace the identification wristband.
6. If you are attending the meeting as a member as well as a proxy, you will be registered once and will be given only one identification wristband to enter the meeting hall.
7. No person will be allowed to register on behalf of another person even with the original MyKad/passport of the other person.

DIGITAL COPIES OF AGM DOCUMENTS

As part of our dedicated commitment to sustainable practices, the Company strongly encourages our members to download the following documents from Bursa Malaysia Securities Berhad's website at <https://www.bursamalaysia.com/> under Company Announcements or by visiting our website at <https://aeoncredit.com.my/investor-relations/general-meeting/>. Alternatively, you may scan the below QR code to access the documents.

1. Integrated Annual Report 2025 ("IAR")
2. Corporate Governance Report 2025
3. Notice of the 28th AGM and Proxy Form
4. Administrative Details of the 28th AGM
5. Circular to Shareholders in relation to the Proposed Renewal of Existing and New Shareholders' Mandate for Recurrent Related Party Transactions of a Revenue or Trading Nature dated 23 May 2025 ("Circular")



In support of environmental sustainability, we have printed limited copies of the IAR 2025, and we strongly encourage our shareholders to refer to the document available online. Nevertheless, in the event you still require a printed copy of the IAR 2025, you may submit your request to the Company's Investor Relations team at ir_info@aeoncredit.com.my by providing all the required information accurately, i.e. full name, CDS account number, full mailing address and shareholder's mobile number.

ENTITLEMENT TO PARTICIPATE AND VOTE

In respect of deposited securities, only shareholders whose names appear on the Record of Depositors on 17 June 2025 (General Meeting Record of Depositors) shall be eligible to attend the 28th AGM and/or appoint proxy(ies) to attend, participate and/or vote on his/her behalf.

APPOINTMENT OF PROXY OR ATTORNEY OR CORPORATE REPRESENTATIVE

In accordance with the Company's Constitution, shareholders are entitled to vote at the AGM either personally, electronically or by proxy. As the 28th AGM will be conducted at Grand Ballroom, Level 2, InterContinental Kuala Lumpur, 165, Jalan Ampang, 50450 Kuala Lumpur, Malaysia, shareholders who are unable to participate in the AGM are encouraged to appoint the Chairman of the Meeting as his/her proxy and indicate the voting instructions in the Proxy Form. All Proxy Forms and documents relating to the appointment of proxy/proxies or attorney or authorised corporate representative for the AGM whether in hard copy or by electronic means must be deposited with or submitted to Boardroom no later than 10.00 a.m. on Monday, 23 June 2025.

The appointment of Proxy may be made in hard copy or electronic form as follows:

1. In hard copy form

Shareholders may deposit the duly executed Proxy Form at the office of the Company's Share Registrar, Boardroom Share Registrars Sdn. Bhd., at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan.

2. In electronic form

The Proxy Form can be electronically submitted via Boardroom Smart Investor Portal ("BSIP") at <https://investor.boardroomlimited.com> (for Individual Shareholders, Corporate Shareholders, Authorised Nominee and Exempt Authorised Nominee). The steps are as follows:

Step 1 – Register Online with BSIP (for first time registration only)

[Note: If you have already signed up with BSIP, you are not required to register again. You may proceed to Step 2 – eProxy Lodgement.]

Individual Account (For individual shareholders)

- Access website at <https://investor.boardroomlimited.com>.
- Click <<**REGISTER**>> to sign up as a user.
- Complete registration and upload softcopy of your MyKAD (front and back) (for Malaysian) or Passport in JPEG, PNG or PDF format.
- Please enter a valid email address and wait for email verification from Boardroom. Click on <<**Verify E-mail Address**>> from the e-mail received to continue with the registration.
- Once your email address is verified, you will be re-direct to BSIP for verification of mobile number. Click on Request OTP Code and an OTP code will be sent to the registered mobile number. You will need to enter the OTP Code and click <<**Enter**>> to complete the process.
- Once your mobile number is verified, registration of your new BSIP account will be pending for final verification.

Your registration will be verified and approved within one (1) business day and an email notification will be provided.

Corporate Account (For representatives of Corporate Shareholders / Authorised Nominee and Exempt Authorised Nominee)

- Click <<**Register**>> to sign up as a user and select <<**Sign up as Corporate Holder**>>.
- Complete the registration and enter a valid e-mail address.
- Upload and attach your MyKad (front and back) or Passport in JPEG, PNG or PDF format, along with the completed authorisation letter.
- Click <<**Sign Up**>>.

Note: If you are appointed as the authorised representative for more than one (1) corporate shareholder/authorised nominee, please click the Home button and select "Edit Profile" to add your representation after your BSIP account has been approved.

Step 2 – eProxy Lodgement

By Individual Shareholder and Corporate Shareholder

- a. Access website <https://investor.boardroomlimited.com>.
- b. Login with your User ID and Password.
- c. Select **<<Meeting Event(s)>>** from main menu and select the correct Corporate Event **“AEON CREDIT SERVICE (M) BERHAD (28th) ANNUAL GENERAL MEETING”** and click **<<Enter>>**.
- d. Go to **<<PROXY>>** and click **<<Submit eProxy Form>>**.
- e. Read the terms & conditions and confirm the Declaration.
- f. Enter your CDS Account Number and indicate the number of securities.
- g. Appoint your proxy(ies) or the Chairman of the 28th AGM and enter the required details for your proxy(ies).
- h. Indicate your voting instructions – **“FOR”** or **“AGAINST”** or **“ABSTAIN”**. If you wish to have your proxy(ies) to act upon his/her discretion, please indicate **“DISCRETIONARY”**.
- i. Review and confirm your proxy(ies) appointment.
- j. Click **<<Apply>>**.
- k. Download or print the eProxy Form acknowledgement.

By Authorised Nominee and Exempt Authorised Nominee

- a. Go to BSIP at <https://investor.boardroomlimited.com>.
- b. Login with your User ID and Password.
- c. Select **<<Meeting Event(s)>>** from main menu and select the correct Meeting Event(s) **“AEON CREDIT SERVICE (M) BERHAD (28th) ANNUAL GENERAL MEETING”** and click **<<Enter>>**.
- d. Select the Nominee(s) Company that you are representing.
- e. Go to **<<PROXY>>** and click **<<Submit eProxy Form>>**.
- f. Click **“Download Excel Template”** to download the Excel Template.
- g. Insert the appointment of proxy(ies) for each CDS account with the necessary data and voting instructions into the Excel Template. Ensure data is inserted correctly in accordance with the template.
- h. Upload the completed Excel Template.
- i. Review and confirm your proxy(ies) appointment and click **“Submit”**.
- j. Download or print the e-Proxy Form as an acknowledgment.

REVOCATION OF PROXY

If you have submitted your Proxy Form and subsequently decide to appoint another person or wish to participate in our AGM by yourself, please write in to bsr.helpdesk@boardroomlimited.com to revoke the earlier appointed proxy forty-eight (48) hours before the AGM. On revocation, your proxy(ies) will not be allowed to participate in the 28th AGM. In such event, you should advise your proxy accordingly.

VOTING PROCEDURE

1. In accordance with Paragraph 8.29A of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad, the voting at the AGM will be conducted by poll. The Company has appointed Boardroom as the Poll Administrator to conduct the poll by way of electronic voting (“e-Voting”) and Sky Corporate Services Sdn. Bhd. as the Scrutiniser to verify and validate the poll results.
2. During the AGM, the Chairman will invite the Poll Administrator to brief on the e-Voting housekeeping rules. The voting session will commence as soon as the Chairman calls for the poll to be opened and until such time when the Chairman announces the closure of the poll.
3. For the purpose of this AGM, e-Voting will be carried out via personal smart mobile phones, tablets or personal computer/laptops.
4. Upon completion of the voting session, the Scrutineers will verify the poll results followed by the Chairman’s declaration whether the resolutions are duly carried or otherwise.

DOOR GIFT

1. A door gift will be provided to all shareholders/proxies/corporate representatives who attend at the 28th AGM, in the form of cash by way of direct credit into the AEON Member Plus Visa Card (AMP Visa Card) or AEON Wallet account.
2. Shareholders/proxies who wish to receive the door gift are required to either apply for an AMP Visa Card or download the AEON Wallet and register for an account. Alternatively, please refer to **Appendix 1** on how to apply for an AEON Wallet account or AMP Visa Card. If you have any queries or encounter any issue with the application process, kindly contact AEON Credit Customer Care Hotline at 03-2719 9999 or email to customer.service@aeoncredit.com.my.
3. Door gift will be provided to shareholders/proxies in the following manner:
 - a) One (1) door gift for one (1) shareholder.
 - b) For a shareholder who has been appointed as a proxy by another shareholder, he/she is entitled to only one (1) door gift.
 - c) For a shareholder who appoints two (2) proxies, door gift will only be provided to the first named proxy (Proxy 1) stated in the Proxy form.
 - d) If a proxy represents more than (1) shareholder, he/she is entitled to only one (1) door gift.
4. Cash will be credited to the AMP Visa Card or AEON Wallet account of eligible shareholders/proxies within 7 days from the AGM date.

COFEE AND TEA

Coffee and tea will be served before the commencement of the 28th AGM at the Junior Ballroom, Level 2, Intercontinental Hotel Kuala Lumpur.

FOOD AND BEVERAGE

1. Food coupon will be given upon successful registration and packed lunch will be distributed at Junior Ballroom, Level 2, Intercontinental Hotel Kuala Lumpur after the conclusion of the 28th AGM which is scheduled to end at approximately 12.30 p.m..
2. Food coupon will be provided to shareholders/proxies in the following manner:
 - a) One (1) food coupon for a shareholder present in person.
 - b) For a shareholder who appoints more than one (1) proxy, food coupon will only be provided to the first two (2) proxies stated in the Proxy Form.
 - c) If you are a proxy representing more than one shareholder, you are entitled to one (1) food coupon only.
 - d) If you are a shareholder and also appointed as proxy by another shareholder, you are only entitled to one (1) food coupon.
3. There will be no replacement in the event that you lost or misplaced your food coupon.

COMPLIMENTARY PARKING

1. Enter the basement carpark level B4 and B5 at InterContinental Hotel Kuala Lumpur using cashless payment method and tap at the parking entrance.
2. Collect the "parking voucher" upon verification of your attendance at the 28th AGM.
3. Proceed to the "parking validation counter" to validate the same payment card that you used to tap at the parking entrance, before you leave the carpark.
4. The Company will not reimburse parking charges for member/proxies who park at other buildings, use valet parking at InterContinental Hotel Kuala Lumpur.

PRE-MEETING SUBMISSION OF QUESTIONS TO THE BOARD OF DIRECTORS

Shareholders may submit questions to the Board in advance of the 28th AGM by emailing to ir_info@aeoncredit.com.my no later than 10.00 a.m. on Friday, 20 June 2025. The Board will endeavor to respond to the questions received at the AGM.

NO RECORDING OR PHOTOGRAPHY

Strictly no recording or photography of proceedings of the 28th AGM is allowed.

ENQUIRY

If you have any enquiries prior to the AGM, please contact the following during office hours from Monday to Friday (9.00 a.m. to 5.00 p.m.):

AEON Credit Service (M) Berhad

Address :
Level 18, UOA Corporate Tower
Avenue 10, The Vertical
Bangsar South City
No. 8, Jalan Kerinchi
59200 Kuala Lumpur
Malaysia
General Line : +603-2772 9000
Fax Number : +603-2711 4110
Email : ir_info@aeoncredit.com.my

Boardroom Share Registrars Sdn. Bhd.

Address :
11th Floor, Menara Symphony
No. 5, Jalan Prof. Khoo Kay Kim
Seksyen 13
46200 Petaling Jaya
Selangor Darul Ehsan
Malaysia
General Line : +603-7890 4700
Fax Number : +603-7890 4670
Email : bsr.helpdesk@boardroomlimited.com

PERSONAL DATA PRIVACY

By submitting an instrument appointing a proxy(ies) and/or representative(s), the member of the Company has consented to the use of such data for purposes of processing and administration by the Company (or its agents); and to comply with any laws, listing rules, regulations and/or guidelines. The member agrees that he/she will indemnify the Company in respect of any penalties, liabilities, claims, demands, losses and damages as a result of the shareholder's breach of warranty.

Appendix 1 – Register for AEON Wallet account or AEON Member Plus Visa Card (New Members only)

<div data-bbox="140 1167 236 1272"></div> <div data-bbox="268 1182 852 1249"><p>Download the AEON Wallet Malaysia app from iOS, Android and Huawei AppGallery.</p></div> <div data-bbox="268 1263 852 1464"><ul style="list-style-type: none">1 Select Let's Go.2 Select ID Type.3 Select Nationality and enter IC/Passport Number.4 Select Next to proceed to next screen.</div>	<div data-bbox="874 1160 1150 1637"></div> <div data-bbox="1193 1160 1474 1554"></div>
<div data-bbox="124 1675 236 1780"></div> <div data-bbox="268 1691 852 2056"><ul style="list-style-type: none">1 Select Country Code and enter Mobile Number.2 Enter Email Address.3 Click Next to go to Mobile and Email One Time Password (OTP) screen.4 Click Need Help? to access tooltip if necessary.5 Enter mobile and email OTP for validation.6 Click Resend to request new OTP if necessary.</div>	<div data-bbox="874 1666 1150 2047"></div> <div data-bbox="1193 1666 1474 2152"></div>

3

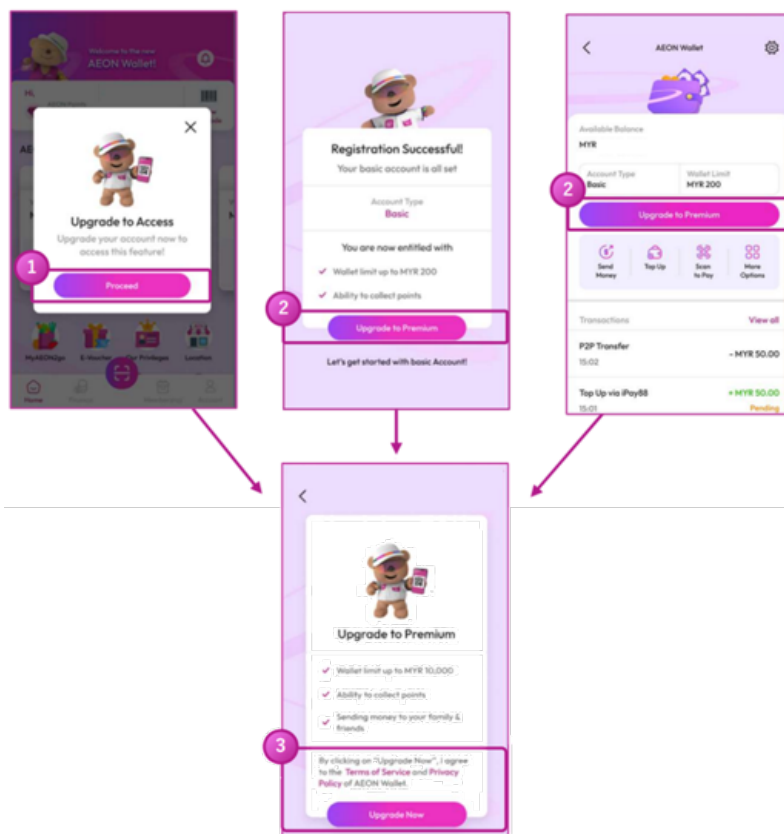
- 1 Enter **Full Name** and **Date of Birth**, select **Gender**, **Race**, **Residency Status** then click **Next** to proceed.
- 2 Enter **Password** and **confirm Password** then click **Next**.
- 3 Enter 6-digit user PIN to **Create User PIN**.
- 4 Enter 6-digit user PIN to **Confirm User PIN**.

4

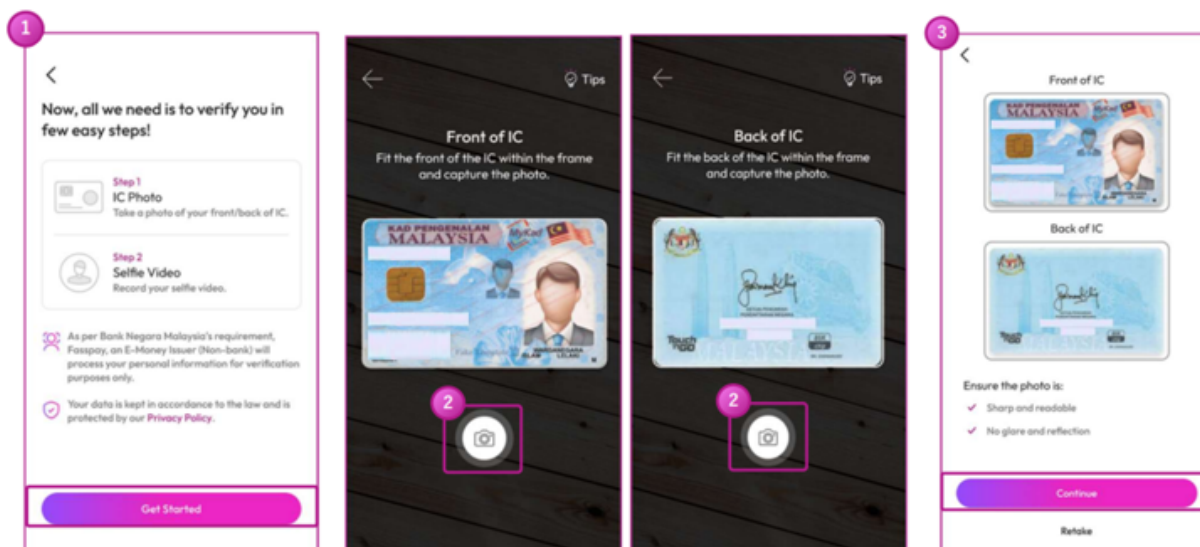
- 1 Click **Use Fingerprint** to setup biometric access.
- 2 Click **Maybe Later** to skip and navigate to acknowledgement screen.
- 3 Click **Upgrade to Premium** to upgrade higher tier.
- 4 Click **Let's get started with Basic Account!** to proceed to Home screen as Basic account user.

For customer who wish to upgrade to premium wallet, can navigate from below touchpoints:

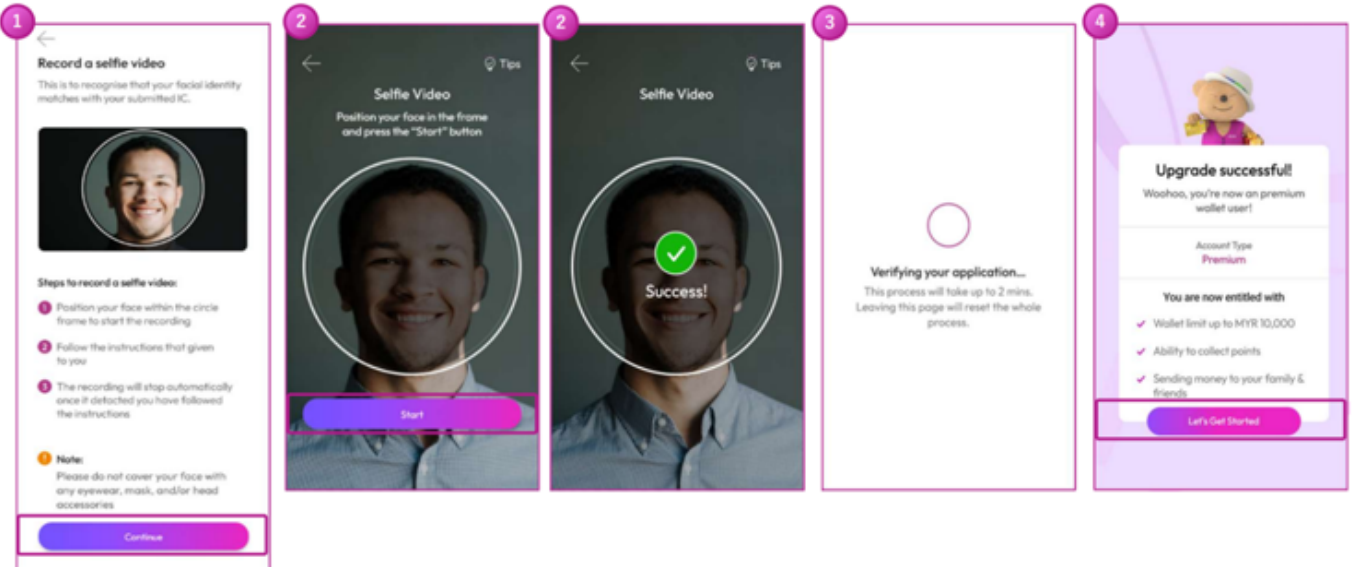
- 1 From Home page: Click **Proceed** to proceed to confirmation page.
- 2 After creation of Basic account: Click **Upgrade to Premium**.
- 2 From Finance tab: Click **Upgrade to Premium**.
- 3 Click **Upgrade Now** to go to e-KYC process.



- 1 Click **Get Started** to proceed to capture front IC screen.
- 2 Click **Camera** icon to take picture for front & back of IC.
- 3 Click **Continue** to proceed to record selfie or click **Retake** to retake IC.



- 1 Click **Continue** to proceed to record selfie video.
- 2 Click **Start** to begin selfie video recording.
- 3 After selfie recording, the application will automatically submit and verify.
- 4 Congratulations! Your upgrade is successful. Click **Let's Get Started** to return to Home screen.



AEON Member Plus Visa Card

Visit any of AEON Member Plus recruitment counter at AEON stores or AEON Credit branches if you would like to have the physical card.

