

Announcement

AEON Credit Announces the Incorporation of AEON360 Sdn. Bhd.

26 September 2025 – AEON Credit Service (M) Berhad (“**AEON Credit**”) is pleased to announce the incorporation of **AEON360 Sdn. Bhd.** (“**AEON360**”), a new joint venture company established with AEON CO. (M) BHD (“**AEON CO.**”) to unify AEON Group of Companies in Malaysia’s (“**AEON Group**”) ecosystem and accelerate customer-centric growth across Malaysia.

This follows the signing of the Joint Venture and Shareholders’ Agreement on 19 August 2025.

AEON Credit holds 51% of AEON360, while AEON CO. holds the remaining 49%. AEON360 is tasked with integrating membership services, data intelligence and digital engagement across all AEON Group with businesses spanning retail, finance, digital services and lifestyle offerings.

Company Name	AEON360 Sdn. Bhd. Registration no: 202501043624 (1645032-M)
Date of Incorporation	17 September 2025
Paid-up capital	Initial share capital of RM100 was issued upon incorporation. The subsequent subscription is scheduled for completion in October 2025, will bring the total paid-up capital to RM50 million.
Shareholding Structure	AEON Credit: 51% AEON CO.: 49%
Managing Director	Low Ngai Yuen
Business Address	Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur, W.P. Kuala Lumpur
Type of Business	Data processing and analytics, technology-driven platforms, membership and loyalty programme, advertising, and e-commerce enablement.

AEON360 will serve as the central intelligence layer connecting AEON Group's ecosystem of businesses. It is designed to deliver a unified membership experience and provide customers with real-time personalization and consistent value across retail, financial, digital and lifestyle services.

By enabling intelligence-driven access to AEON's 360° customer view, AEON360 empowers both internal business units and external partners to engage meaningfully with AEON Group's customers—supporting new forms of collaboration, campaign targeting and ecosystem insights' access.

This initiative reinforces the Group's belief that *"customers are our starting point"* and drives forward our collective mission *"to create a future lifestyle that leads to a smile for each and every person."*

AEON360 is expected to commence operations in October 2025. The joint venture is an investment by both AEON Credit and AEON CO. in future-proofing the AEON Group through ecosystem thinking, digital infrastructure and data-led innovation—delivering long-term value to customers, partners and shareholders alike.