Press Release

ÆON CREDIT SERVICE

For Immediate Release

AEON CREDIT WINS COMPANY OF THE YEAR FOR ENVIRONMENTAL STEWARDSHIP AND COMMUNITY CARE AT SUSTAINABILITY & CSR MALAYSIA AWARDS 2025

KUALA LUMPUR, 17 July 2025 - AEON Credit Service (M) Berhad ("AEON Credit" or the "Group") has received the "Company of the Year (Financial Services) for Environmental Stewardship and Community Care" award at the Sustainability and CSR Malaysia Awards 2025. This marks the second consecutive year the Group has received this honor, underscoring its dedication to realising AEON's Foundational Ideals - to pursue peace, respect humanity, and contribute to communities, always with customers as the starting point.

The awards ceremony held at Berjaya Times Square Hotel and officiated by Yang Berhormat Datuk Seri Dr. Noraini Ahmad, Deputy Minister of Women, Family and Community Development, is hosted annually by CSR Malaysia. The event celebrates outstanding Malaysian companies that have delivered meaningful and purpose-driven initiatives contributing to the nation's socio-economic progress and environmental sustainability.

Ng Eng Kiat, Chairman of AEON Credit, said: "We are honoured to be recognised as "Company of the Year for Environmental Stewardship and Community Care". This award affirms the achievements of our three-year Sustainability Roadmap and reflects our ongoing commitment to integrating Environmental, Social and Governance ("ESG") practices into our business strategies. Through these efforts, we aim to foster inclusive growth and solidify our position to be a leading ESG-driven company in Malaysia."

Over the past year, AEON Credit has driven impactful environmental and community initiatives, including planting 10,000 trees in Kinta Nature Park under AEON Credit Biodiversity Afforestation Project to restore a former tin-mining site and protect local biodiversity. The Group also led annual coastal clean-ups across Malaysia, removing waste and planting 3,000 mangrove saplings to support coastline conservation.

To promote sustainable consumer behaviour, AEON Credit has introduced a range of green and social financing and solutions including electric motorcycle financing, energy efficient home appliances financing and virtual credit cards, supporting consumers in making more sustainable choices.

Beyond environmental efforts, AEON Credit remains committed to social empowerment through its Corporate Social Responsibility ("CSR") programmes. In collaboration with the Malaysian AEON Foundation, the AEON Smart Classroom Project enhanced digital learning in 20 schools nationwide. Additionally, financial and digital literacy initiatives also had benefited students and teachers. In FYE2025, CSR efforts reached over 3,800 individuals with total contributions amounting to RM2.43 million.

AEON Credit's ESG efforts have also garnered global recognition. The Group received an "AA" for MSCI ESG Rating in 2025 and remains a constituent of the FTSE4Good Index Series, reflecting its strong sustainability performance.

Further reinforcing its market strength, RAM Rating Services Berhad reaffirmed AEON Credit's credit ratings at AA3/Stable and A1/Stable for its Senior and Subordinated Sukuk Walalah Programme respectively, as well as a P1 rating for its Islamic Commercial Paper Programme, highlighting the Group's solid financial position, resilient asset quality, and sustainable profitability.

Looking ahead, AEON Credit remains committed to advancing sustainable finance and digital innovation. By integrating ESG principles into its core operations and continuously engaging with communities, AEON Credit aims to build a more inclusive and sustainable future for all Malaysians.

-END-

ABOUT AEON CREDIT SERVICE (M) BERHAD

AEON Credit Service (M) Berhad ("AEON Credit") was incorporated on 6 December 1996 and

converted into a public limited company on 9 February 2007 and subsequently listed on the Main

Market at Bursa Malaysia Securities Berhad on 12 December 2007. Today, the business of the

Group has involved in issuance of Credit Cards, Prepaid Cards, AEON Wallet App, Easy Payment

Schemes, Hire Purchase Financing for Motor Vehicles, Personal Financing Schemes, Insurance

Broker, Digital Islamic Banking, and other related services. The Group currently has 5 Regional

Offices, 60 branches and service centres located in the major shopping centres and towns, and a

network of more than 7,000 participating merchant outlets nationwide.

For more information, please contact:

Ms. Tanny Tan

Head of Corporate Communication Department

Tel : +603 2772 9000

Email : corp communication@aeoncredit.com.my

Esente Advisory Sdn. Bhd.

Yujin Kan

Assistant Manager, Public Relations

Tel: +603 6419 9501 / +6018 227 6005

Email: yujinkan@esente.com.my

Nurul Izzah binti Ab Rahim

Senior Associate, Public Relations

Tel: +603 6419 9501 / +6013 282 1578

Email: nurulizzah@esente.com.my

3/3