

Terms and Conditions of Welcome Offer

1. The Welcome Offer is applicable to the Cardholder who successfully applied WeWa UnionPay Diamond Card ("PrimeCredit Credit Card") from 28 February 2025 to 30 June 2025 (both dates are inclusive) ("Promotion Period"). Applicant who is currently holding and / or has held any Credit Card issued by PrimeCredit Limited ("PrimeCredit") in the past 6 months is not eligible for any Welcome Offer. Each eligible Cardholder will be entitled to the Welcome Offer once only.
2. Eligible Retail Purchase Transactions amount of Welcome Offer includes all posted retail spending amount of both local and / or overseas transactions and / or Octopus auto-reloading amount and / or online retail purchase amount, excludes (without limitation) the cash advance transactions amount, credit card charges (including annual fees, interest / finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), casino transactions amount, any money / electronic money transfer (including but not limited to person to person (P2P) payment services or mobile device / app / electronic funds transfer platform) / reload of e-Wallets, cash out amount, cash instalment, instalment amount, unposted / cancelled / returned / counterfeit transaction amount and other unauthorized transaction amount ("Eligible Retail Purchase Transactions"). All Eligible Retail Purchase Transactions must be coincided with the records held by PrimeCredit. All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by the related card associations worldwide and PrimeCredit and may be varied from time to time without prior notice. Eligible Retail Purchase Transactions shall be determined at the sole and absolute discretion of PrimeCredit.
3. Change of selected Welcome Offer is not acceptable. If applicant does not indicate the Welcome Offer preference or indicates any inapplicable Welcome Offers in the application form, HK\$500 Cash Rebate will be assigned as the Welcome Offer.
4. Eligible Cardholder is entitled to receive or redeem one of the following Welcome Offers upon fulfilling the Eligible Retail Purchase Transactions Requirement (if applicable) specified

Welcome Offer	Eligible Retail Purchase Transactions Requirement
SONY Wireless Noise Cancelling Headphones (WF-1000XM5)	Spend HK\$8,800 on Eligible Retail Purchase Transactions within 90 days from the card issuing date
American Tourister BRINK SPINNER 29" EXPANDABLE TSA Luggage	
HK\$500 Cash Rebate	Spend HK\$8,500 on Eligible Retail Purchase Transactions within 90 days from the card issuing date
Up to HK\$90,000 Interest-free and Handling Fee-free Cash Instalment Program	No Spending Requirement

HK\$400 Klook e-Gift Card

(Only applicable to Full-time University / Tertiary Student)

Spend HK\$2,000 on Eligible Retail Purchase Transactions within 90 days from the card issuing date

5. If SONY Wireless Noise Cancelling Headphones (WF-1000XM5) or American Tourister BRINK SPINNER 29" EXPANDABLE TSA Luggage or HK\$400 Klook e-Gift Card is selected as the Welcome Offer, the Welcome Offer redemption SMS will be sent to the Cardholder within 2 months upon fulfilling the designated Eligible Retail Purchase Transactions Requirement with the new card. Please refer to the OmyCard mobile application for details of redemption after receiving Welcome Offer redemption SMS.
6. If HK\$500 Cash Rebate is selected as the Welcome Offer, the rebate amount will be credited into the related PrimeCredit Credit Card account within 2 months upon fulfilling the designated Eligible Retail Purchase Transactions Requirement with the new card.
7. If Up to HK\$90,000 Interest-free and Handling Fee-free Cash Instalment Program ("The Program") is selected as the welcome offer, Cardholder is bound by the following terms and conditions:
 - a. The approved Cash Instalment Credit Amount ("Instalment Credit Amount") shall be in maximum of HK\$90,000 or shall not exceed 90% of the credit limit available to the Cardholder under The Program (whichever is lower, minimum is HK\$3,000, and should be increased in multiples of HK\$100). After new card is activated, if the Program is successfully approved, Cardholder will be notified the Instalment Credit Amount by SMS. All successful applications cannot be cancelled, changed or reversed. Instalment Credit Amount will be credited by way of telegraphic transfer directly to the Hong Kong Dollar bank account designated by the eligible Cardholder within 6 working days after PrimeCredit delivers that SMS notification. The receiving bank may also deduct a handling fee for telegraphic transfer from the designated account. Such fees should be borne by Cardholder. If the available credit limit of the credit card account is not sufficient before crediting the Instalment Credit Amount to the designated bank account, Instalment Credit Amount will be automatically lowered and credited to the designated bank account without prior notice. If the new card has not been activated within 90 days from the card issuing date, The Program will be forfeited and no change of welcome offer will be accepted. PrimeCredit reserves the right to approve or decline application, and to adjust the final Instalment Credit Amount without giving prior notice.
 - b. Upon approval of application, the Instalment Credit Amount will be deducted from the available credit limit of Cardholder's designated PrimeCredit Credit Card account. The credit limit will be restored upon monthly repayment.
 - c. The Instalment Credit Amount in relation to the Program is the amount payable by the Cardholder in each month over the Instalment period ("Monthly Instalment Amount"), and is calculated by dividing the Instalment Credit Amount by 6-month instalment period, Cardholder can entitle 6-month interest free instalment offer with handling fee

waiver. The first Monthly Instalment Amount will be levied on the approval date of the Instalment Credit Amount. Each Monthly Instalment Amount will be charged to the relevant PrimeCredit Credit Card account and treated as a cash advance transaction. The Monthly Instalment Amount will be shown in a statement and Cardholder is required to repay the amount in accordance with the terms of PrimeCredit Credit Card Cardholder Agreement. The late charge and/or finance charge under PrimeCredit Credit Card Cardholder Agreement will apply if the minimum payment due or the statement balance shown in the statement is not paid in full on or before the payment due date specified in the statement. Monthly Instalment Amount and the instalment period cannot be altered without the consent of PrimeCredit.

- d. Cardholder shall be responsible for all fee or charge arising from a transfer rejection due to the provision of invalid account number and any fee or charge induced when processing an inter-bank transfer transaction.
- e. PrimeCredit may at any time cancel The Program immediately during an Instalment Period in respect of the credit card account cancellation or termination for whatever reason, or default in the payment of any amounts due under PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions, or breach any other provision PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions. In addition, Cardholder shall give a notice at least 7 working days in advance to obtain PrimeCredit's prior approval and consent on the early repayment (do not accept early repayment in portion) for all Instalment Credit Amount payable over the remaining instalment period or the Credit Card account cancellation. In the event of cancellation of the program for whatever reason, the following will become immediately due and payable:
 - i. All remaining Instalment Credit Amount (an amount has been approved but not yet posted to the credit card account); and
 - ii. monthly handling fees where an application has been approved but not yet posted to the credit card account (if applicable); and
 - iii. Any applicable fee(s) and/or handling fees (if applicable); and
 - iv. An early repayment administration fee of HK\$300.
- f. PrimeCredit shall at all times have the right at its sole discretion to demand full immediate payment (including the aggregate of all remaining posted and unposted Instalment Credit Amount and any applicable fee(s) and/or handling fees).
- g. No cash rebate, rewards, or any other promotional offers can be entitled from Instalment Credit Amount through The Program.
- h. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which a Cardholder may suffer or incur by way of the Program (including application being declined).
- i. The wordings and expressions used in Terms and Conditions under The Program shall have the same meaning as in the PrimeCredit Credit Card Cardholder Agreement unless the context otherwise requires. The Terms and Conditions shall be in addition and supplementary to and not substitution of and bounded by PrimeCredit Credit Card

Cardholder Agreement. In case of any inconsistency between the Terms and Conditions and the relevant Cardholder Agreement, the Terms and Conditions shall prevail.

8. **The PrimeCredit Credit Card account must be in good financial standing on the date of crediting any cash rebate (if applicable), sending out Welcome Offer redemption SMS (if applicable) as well as redeeming Welcome Offer (if applicable).** If the PrimeCredit Credit Card Account is closed for whatever reason, all existing cash rebate in the credit card account and cash rebate not yet credited to the credit card account will immediately be forfeited (if applicable). **Please log in and refer to OmyCard mobile application for Redemption Terms and Conditions of Welcome Offer after receiving the Welcome Offer redemption SMS.**
9. **PrimeCredit reserves the right to levy a one-off Welcome Offer administration fee of HK\$600 on relevant PrimeCredit Credit Card account if the Cardholder cancels any digital credit card and / or physical credit card of that account within 12 months from the date of card issuance. If the physical card of the PrimeCredit Credit Card is cancelled for any reason at any time, the digital credit card in the same credit card account will also be cancelled.**
10. Welcome Offer is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
11. **If PrimeCredit is not the supplier of the products or services, then PrimeCredit will not be responsible for the quality and / or maintenances and other liabilities arising in connection with the products and /or services. (if applicable)**
12. **The Welcome Offers are limited and while stocks last. In case the Welcome Offers run out of stock due to overwhelming responses, PrimeCredit may take around 4 to 6 months for replenishment. PrimeCredit reserves the right, at our absolute discretion, to offer HK\$1,000 cash rebate or other products as replacement in case of shortage or in circumstances where PrimeCredit or suppliers of the Welcome Offer is unable to provide the relevant Welcome Offer due to whatever reason. (if applicable)**
13. In case PrimeCredit deemed that the Cardholder provided invalid information and / or invalid transactions or committed fraud during the transactions and / or made duplicated Welcome Offer redemption, the relevant Welcome Offer(s) is(are) not offered to the Cardholder or the amount equivalent to the market price of the relevant Welcome Offer(s) is debited from the related accounts of the Cardholder at the sole and absolute discretion and decision of PrimeCredit without prior notice.
14. PrimeCredit reserves the right to cancel Welcome Offer(s) and other promotional offers and rights and / or modify and amend its relevant Terms and Conditions from time to time without prior notice. In the event of any dispute, the decision of PrimeCredit shall be final and conclusive.

Extra HK\$100 Cash Rebate for Online Application

1. Extra HK\$100 Cash Rebate for Online Application (“Online Application Offer”) is applicable for applicant who submitted the card application for WeWa UnionPay Diamond Card (“PrimeCredit Credit Card”) through WeWa Card website or PrimeCredit OmyCard mobile application with approval is entitled to extra HK\$100 Cash Rebate (“HK\$100 Cash Rebate”) from 1 January 2025 until 31 March 2025 (both dates are inclusive) (“Promotion Period”).

2. The HK\$100 Cash Rebate of Online Application Offer will be credited into related PrimeCredit Credit Card account within 3 months. HK\$100 Cash Rebate Offer is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
3. Applicant who is currently holding and / or has held any Credit Card issued by PrimeCredit, PrimeCredit WeWa Card or PrimeCredit EarnMORE Credit Card in the past 6 months is not eligible for Online Application Offer.
4. PrimeCredit reserves the right to vary or cancel the above Extra HK\$100 Cash Rebate for Online Application promotion and/or modify the relevant terms and conditions from time to time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.