

信用卡簽賬分期計劃條款及細則

1. 簽賬分期計劃(「此計劃」)只適用於指定之安信信用卡特選客戶(「客戶」)。
2. 此計劃之推廣期由 2016 年 10 月 11 日起至 2017 年 5 月 31 日止(包括首尾兩日)(「優惠期」)。
3. 客戶可於完成合資格簽賬(「合資格簽賬」)(定義見第 5 條款)及已誌賬入信用卡戶口後，至該簽賬之月結單截數日前 2 個工作天申請此計劃。
4. 此計劃申請適用於 HK\$3,000 或以上合資格簽賬，合資格簽賬不可合併計算，並必須於月結單截數日前誌賬。如申請符合即時批核之要求，申請之客戶將收到確認短訊。
5. 以下類別之簽賬均不適用於此計劃：Dial-a-Check 現金套現計劃、信用額套現計劃、自動轉賬、現金透支、信用卡費用(包括年費、利息/財務費用、逾期費用、超逾信用額手續費、現金透支手續費及其他費用)、賭場交易金額、證券買賣金額、旅行支票、正在進行索償、退貨之簽賬、未誌賬/取消/偽造之交易金額及所有未經授權之交易金額或安信不時決定的其他類別之交易，所有認可交易概以安信記錄為準。
6. 所有成功遞交之申請將不得取消、更改或撤回。安信保留批核或拒絕客戶之申請的權利及調整最後獲批核之合資格交易金額(「分期金額」)，而毋須作出通知。
7. 客戶可選擇 3 或 6 或 12 或 18 或 24 個月為分期付款期數。選擇 3 個月為分期付款期數，此計劃將完全免利息免手續費。選擇分期付款期數為 6/12/18/24 個月，此計劃將收取一次性的申請手續費港幣\$100 及每月手續費為分期金額之 0.3%(合稱「手續費」)。安信對每位客戶申請此計劃之次數保留最終決定權。
8. 一次性申請手續費(如適用)將於此計劃批核當日徵收，並顯示於首期月結單內。而每月手續費(如適用)將於首期起開始徵收，直到此分期計劃完結。
9. 每期應繳付分期款項(「每月分期款項」)將會記入客戶之安信信用卡戶口並當作零售簽賬交易處理。月結單上將會顯示每月分期款項及每月手續費(如適用)，客戶須按照安信信用卡持卡人協議繳付有關款項。若客戶於月結單指定繳款日期或之前未全數繳付月結單上顯示的最低付款額或月結單總結欠，安信將會按安信信用卡持卡人協議收取逾期費用及/或財務費用。未經安信同意，有關每月分期款項及分期期數均不得更改。
10. 在此計劃生效後，不論任何原因，若該信用卡賬戶被取消、終止或暫停，或沒有支付安信信用卡持卡人協議或本條款及細則須支付的任何款項，或違反安信信用卡持卡人協議或本條款及細則的任何條款，此計劃則立即被撤銷。另外，若客戶要求提前償還餘下的分期款項或取消信用卡賬戶，須於最少 7 個工作天前向安信發出通知，並經安信接納及同意撤銷(安信不接受提前償還部份還款)。此計劃因任何原因被撤銷後，以下款項須立即全數繳付 i) 未償還之分期金額(即餘下未記入賬之分期款項); 及 ii) 所有未償還之須支付但尚未記入指定信用卡戶口的每月手續費; 及 iii) 餘下之任何適用的收費及/或手續費(如適用); 及 iv) 提早償還行政費用港幣\$300。
11. 所有分期金額不能獲享任何現金回贈、抽獎機會、其他獎賞或優惠。
12. 安信對客戶因此計劃(包括因申請不獲批核)而可能導致的任何費用、責任、損失、索償均不會負上任何責任。
13. 安信保留更改或完全撤回此計劃及/或有關此計劃之條件及細則的權利，而毋須作出通知。如有任何爭議，安信保留一切最後決定權。

如此條款及細則的中、英文版有所差異，一概以英文版為準。

Transaction Instalment Program Terms and Conditions

1. Transaction Instalment Program ("The Program") is only applicable to designated PrimeCredit cardholders ("Cardholders").
2. The Promotion Period ("Promotion Period") is valid from 11th October, 2016 till 31 May, 2017 (both dates inclusive).
3. Cardholders can make application in between the Eligible Transaction ("Eligible Transaction") (as defined in Clause 5) has been made and posted to credit card account and at least 2 working days before the statement date.
4. The Program is applicable to the Eligible Transactions of HK\$3,000 or above and Eligible Transactions cannot be combined, and must be posted to credit card account before the statement date. Once the application has been instantly approved, applicants will receive a confirmation SMS.
5. The following transactions are not valid for this Program: Dial-a-Check program, line burn, auto-pay, cash advance, all fees and charges (e.g. annual fee, interest, finance charges, late charge, over-the-limit fee, cash advance fee and other fees), casino chips, securities transaction, traveler's checks, any transaction that has been subject to charge-back, returned, unpost, cancelled or fraud transaction and any unauthorized transaction. All valid transactions must be coincided with the records held by PrimeCredit.
6. All successful applications cannot be cancelled, changed or reversed. PrimeCredit reserves the right to approve or decline application and to adjust the final Transaction Instalment Amount ("Instalment Amount") without giving notice.
7. Eligible Transaction can be applied for 3 or 6 or 12 or 18 or 24 month tenor instalment under the Program. Cardholders can enjoy waiver on both interest rate and handling fee for option of 3-month tenor of The Program. Options for 6/12/18/24 tenors are available with one-off handling fee at HK\$100 and monthly handling fee of 0.3% on Instalment Amount ("Handling Fee"). PrimeCredit shall have the final decision of the numbers of applications of The Program per Cardholder.
8. One-off handling fee (if applicable) will be charged on the approval date of The Program and shown on the first credit card statement. Monthly handling fee will be charged monthly from the first statement date until

the end of The Program.

9. The amount payable by the Cardholders in each month over the instalment period ("Monthly Instalment Amount") will be charged to the relevant PrimeCredit credit card account and treated as a retail purchase transaction. The Monthly Instalment Amount and monthly Handling Fee (if applicable) 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 tenor cannot be altered without the consent of PrimeCredit.
10. PrimeCredit may at any time cancel The Program immediately during an instalment period in respect of the 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 of PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions. In addition, Cardholders 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 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 Amount (an amount has been approved but not yet posted to the card account); and ii) monthly handling fees where an application has been approved but not yet posted to the credit card account; and iii) any applicable fee(s) and/or handling fees; and iv) an early repayment administration fee of HK\$300.
11. Transaction instalment amount will not be eligible for any cash rebate, lucky draw chances, rewards, or any other promotional offers through The Program.
12. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which a cardholder may suffer or incurred by way of The Program (including application being declined).
13. PrimeCredit reserves the right to amend or cancel The Program and/or the above relevant Terms and Conditions at anytime without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final.

Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.