

迎新優惠之條款及細則

- 迎新優惠只適用於由2016年10月8日至2017年3月31日期間（包括首尾兩日）（「推廣期」）成功申請WeWa普通卡 / WeWa白金卡（「安信信用卡」）之客戶。客戶如於現在或過往6個月內曾持有任何安信信用卡或EarnMORE信用卡，將不獲贈任何迎新優惠。每位合資格之客戶只可獲享迎新優惠一次。
- 簽賬要求之合資格交易金額包括所有已誌賬之本地及 / 或海外零售簽賬金額及 / 或八達通自動增值金額及 / 或網上消費金額，但不包括現金透支（「零售購物」）。
- 迎新優惠一經選定後將不可更改。如申請人沒有選擇迎新優惠或選擇多於一項迎新優惠，安信將代為選擇HK\$500現金回贈。
- 合資格客戶須符合有關之簽賬要求（如適用），方可獲享以下其中一款迎新優惠：

迎新優惠	簽賬要求
HK\$500現金回贈	發卡後首90天內憑新卡零售購物金額滿HK\$8,500
電影戲票8張	
香港來回台灣經濟客位機票及HK\$100酒店禮券	發卡後首90天內或2017年4月30日或之前（以較早者為準）憑新卡零售購物金額滿HK\$8,500
高達HK\$90,000免息免手續費現金分期套現計劃	無簽賬要求

- 如客戶選擇HK\$500現金回贈作迎新優惠，有關回贈金額將於已誌賬金額達到指定零售購物要求後4個月內，以現金回贈方式存入合資格客戶之安信信用卡賬戶內。
- 如客戶選擇電影戲票8張作迎新優惠，有關禮品換領信將於客戶已誌賬金額達到指定零售購物要求後4個月內發出。有關換領詳情請參閱禮品換領信。Cinema City 朗豪坊為本優惠之供應商。
- 如客戶選擇香港來回台灣經濟客位機票及HK\$100酒店禮券作迎新優惠，客戶須接受下列條款及細則：
 - 客戶將於已誌賬金額達到指定零售購物要求後2個月內獲短訊通知預訂機票及酒店之網址及換領編號。客戶須於短訊發出日期起計的8星期內或2017年6月30日或之前（以較早者為準）於指定網站預訂機票或酒店，所有未兌換之優惠均作放棄論。
 - 如申請反應熱烈，此優惠的推廣日期將提早結束而不另行通知。
 - 客戶須於指定網站內優惠編號一欄中輸入短訊所列之機票換領編號及安信信用卡號碼，機票之售價即獲減免。
 - 機票之換領並不包括香港及台灣所有適用稅項及徵費、任何附加費、燃油附加費、保險費或簽證費，客戶須以安信信用卡繳付有關費用。客戶可選擇由香港出發到台灣的一個抵達地點（包括：台北、高雄、台中或台南），及可選擇由台灣的一個回程地點（包括：台北、高雄、台中或台南）返回香港。香港往台北之機票只適用於下午2時或之前出發之航班或晚上8時或之後出發之航班。機票有效期為1-7日，有關機票之出發日期為2016年11月1日至2017年10月31日（不適用於指定旅遊旺季出發，日期包括：2016年：12月22至27日及12月30至31日 / 2017年：1月21日至2月4日、4月1至2日、4月13至15日、4月29至30日、5月1日、5月27至28日、6月30至7月1日、7月8至8月25日及9月30日至10月2日）。機票一經確認將不能作出任何更改。有關機位之安排須視乎供應情況而定。機票不可轉讓、不可兌換現金、信用額或其他禮品。中華航空及其下子公司華信航空為機票之供應商，如對有關航空機位之供應或宣傳單張內任何上述資料的準確性有任何查詢、申索或投訴，應直接向有關供應商提出。安信對此不承擔任何責任。
 - 客戶須於指定網站預訂酒店並輸入換領編號並以安信信用卡付款，可享HK\$100即時折扣優惠。Hutchgo為酒店之供應商，如對有關酒店之供應及質素或宣傳單張內任何上述資料的準確性有任何查詢、申索或投訴，應直接向有關供應商提出。安信對此不承擔任何責任。
 - 每位客戶只可以獲贈迎新優惠一次。如此優惠換罄，安信有權以其他同等價值之禮品或禮券代替而不會事先通知。如客戶換領上述優惠超過一次，安信將收取相當於客戶額外換領此優惠之價值，並於以上所示之客戶安信信用卡戶口內扣除而不會事前通知。
 - 此迎新優惠不可轉讓、兌換現金或其他禮品。如有任何爭議，安信保留最終決定權。
- 如客戶選擇高達HK\$90,000免息免手續費現金分期套現計劃（「此計劃」）作迎新優惠，客戶須接受下列條款及細則：
 - 客戶可獲得批核之現金分期套現金額（「套現金額」）高達港幣90,000元或該信用卡賬戶信用限額的90%（以較低者為準，最低為港幣3,000元，並須以港幣100元作為倍數）。成功獲批新卡後，套現金額將於6個工作天內以電匯方式直接存入客戶之指定銀行賬戶內，收款銀行可能會從客戶指定存入之銀行戶口中扣除電匯之手續費，該等費用將由客戶承擔。成功獲批核此計劃之客戶將獲短訊通知套現金額，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套現金額，而毋須作出事先通知。
 - 當申請獲批核後，有關套現金額將於安信信用卡戶口可動用之信用額內扣除。於每月還款後，信用額將自動回升。
 - 每期應繳付套現金額（「分期款項」）之計算方法，是將套現金額除以6個月之期數，客戶可享6個月免息免手續費之套現優惠。安信將於套現金額獲批核當日開始徵收首期分期款項。每一分期款項將會記入客戶的安信信用卡戶口，並當作現金透支交易處理。月結單上將會顯示分期款項，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，有關分期款項及分期期數均不得更改。
 - 若涉及因跨行轉賬交易或因客戶提供錯誤賬戶號碼而產生之任何收費或相關費用，須由客戶全數承擔。
 - 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：

- 未償還之套現金額 (即餘下未誌賬之分期款項); 及
 - 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 (如適用); 及
 - 餘下之任何適用的收費及/或手續費 (如適用); 及
 - 提早償還行政費用港幣300元。
- f. 安信在任何時候均有權要求客戶即時清還全部款項 (包括所有未誌賬及已誌賬的任何套現金額及餘下之任何適用的收費及/或手續費的總額)。
- g. 所有套現金額不能獲享任何現金回贈、其他獎賞或優惠。
- h. 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。
- i. 此計劃之條款及細則所用之詞句及措辭將符合安信信用卡持卡人協議的意思，有關條款及細則將附加及補充，而非取代安信信用卡持卡人協議。此條款及細則可視為安信信用卡持卡人協議條款之一部份及須受其約束。如兩者間條款上有歧異，涉及此計劃下之事項則以此條款及細則為準。

本條款的中文譯本只供參考。若英文本與中文譯本之間有任何歧義，則以英文本為準。

Terms and Conditions of Welcome Offer

1. The Welcome Offer is applicable to the Cardholder who successfully applied WeWa Classic Card / WeWa Platinum Card ("PrimeCredit Credit Card") from 8 October 2016 until 31 March 2017, (both dates are inclusive) ("Promotion Period"). Applicant who is currently holding and / or has held any PrimeCredit Credit Card or EarnMORE Visa Card 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. Valid transaction for spending requirement amount includes all posted retail spending amount including both local and overseas transactions and / or Octopus auto-reloading amount and / or online purchase amount, but the cash advance is not included ("Retail Purchase").
3. Change of selected Welcome Offer is not acceptable. If applicant does not indicate the Welcome Offer preference or indicate more than one Welcome Offer in the application form, HK\$500 Cash Rebate will be assigned as the Welcome Offer.
4. Eligible Cardholders are entitled to receive one of the following welcome offers upon fulfilling the spending requirement (if applicable) specified below:

Welcome Offer	Spending Requirement
HK\$500 Cash Rebate	Spend HK\$8,500 on retail purchases within 90 days from the card issuing date
Eight Movie Tickets	
Round Trip Economy Class Air Tickets from Hong Kong to Taiwan with HK\$100 Hotel Voucher	Spend HK\$8,500 on retail purchases within 90 days from the card issuing date or on or before 30 April 2017 (whichever is earlier)
Up to HK\$90,000 Interest-free and Handling Fee-free Cash Instalment Program	No Spending Requirement

5. 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 4 months upon fulfilling the designated spending requirement.
6. If Eight Movie Tickets are selected as the Welcome Offer, the redemption letter will be sent to the Cardholder within 4 months upon fulfilling the designated spending requirement. Please refer to the redemption letter for details of redemption. Cinema City is the supplier of this Welcome Offer.
7. If Round Trip Economy Class Air Tickets from Hong Kong to Taiwan with HK\$100 Hotel Voucher is selected as the welcome offer, Cardholder is bounded by the following terms and conditions:
 - a. Customer will receive a SMS notification stating the flight and hotel booking websites and respective redemption codes within 2 months upon fulfilling designated spending requirement. Cardholder should reserve the air tickets or hotel on designated websites within 8 weeks from the date of SMS sent or on or before 30 June 2017 (whichever is earlier), overdue redemption will be invalid and be considered as forfeiting the offer.
 - b. In the event of overwhelming responses, the Promotion Period of this welcome offer may be early terminated without prior notice.
 - c. The amount of air tickets will be waived as long as Cardholder inputs the air tickets redemption code mentioned in the SMS notification with PrimeCredit Credit Card number on the designated website. Value of air tickets does not include all applicable government taxes and fees, any surcharge, passenger fuel surcharges, insurance fee and Visa surcharges. All related charges / fees, need to settled by PrimeCredit Credit Card. Cardholder can select an arriving airport of Taiwan from Hong Kong (including

Taipei / Kaohsiung / Taichung / Tainan) and a departure airport from Taiwan to Hong Kong (including Taipei / Kaohsiung / Taichung / Tainan) to Hong Kong. Air tickets are only applicable to flights to Taipei departed at or before 14:00 or at or after 20:00 from Hong Kong. The ticket is valid to stay for 1-7 days only. Travel period for the air ticket starts from 1 November 2016 to 31 October 2017 (**not applicable to designated peak season, which include: For 2016: 22-27December and 30-31December; For 2017: 21January-4February, 1-2April, 13-15April, 29-30April, 1May, 27-28May, 30June-1July, 8July-25August and 30September-2October**). Once the flight ticket is redeemed and confirmed, no change is allowed. Arrangement for the flight booking depends on the seat availability. Flight ticket cannot be transferred, exchanged for cash, credit limit or other prizes. **China Airlines and its subsidiary Mandarin Airlines are the suppliers of the air ticket. Any enquiry, claim or complaint in relation to the quality or availability of the flight ticket or the accuracy of any of the aforementioned information contained in our marketing materials shall be directed to the relevant supplier. PrimeCredit shall assume no liability in respect thereof.**

- d. **Cardholder is entitled to HK\$100 instant discount upon hotel reservation with redemption code and settling by PrimeCredit Credit Card at the designated website. Hutchgo is the supplier of the hotel discount, Any enquiry, claim or complaint in relation to the quality or availability of the hotel or the accuracy of any of the aforementioned information contained in our marketing materials shall be directed to the relevant supplier. PrimeCredit shall assume no liability in respect thereof.**
 - e. **Each Cardholder can only redeem the offer once.** PrimeCredit reserves the right to replace the offer with other item which it deemed having same value without prior notice should there be any gift shortage. In the case of any duplicate redemption, PrimeCredit reserves the right to debit an amount it deemed equivalent to the value of extra offer redeemed from the cardholder' s PrimeCredit Credit Card account without prior notice.
 - f. The offer cannot be transferred, exchanged for cash or other prizes. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.
8. 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 bounded 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). 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 the new card has been successfully approved. 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 Program is successfully approved, Cardholder will be notified the Instalment Credit Amount by SMS. All successful applications cannot be cancelled, changed or reversed. 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 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:
 - All remaining Instalment Credit Amount (an amount has been approved but not yet posted to the card account); and

- monthly handling fees where an application has been approved but not yet posted to the card account (if applicable); and
 - Any applicable fee(s) and/or handling fees (if applicable); and
 - 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.

Should there be any inconsistencies between the English and Chinese versions, the English version shall prevail.