

## **WeWa 現金回贈計劃條款及細則**

1. WeWa 現金回贈計劃適用於有效之安信 WeWa 信用卡客戶 (「客戶」)。
2. 客戶憑有效之安信 WeWa 信用卡作合資格零售購物交易即可獲取 WeWa 現金回贈，現金回贈以每單合資格零售購物交易金額計算，每單一簽賬 HK\$250 可獲 HK\$1 現金回贈 (「基本現金回贈」)。不足 HK\$250 之合資格零售購物交易金額亦會按回贈比率計算，並折算至 2 個小數位。安信保留權利更改憑安信 WeWa 信用卡簽賬獲取基本現金回贈的比率，惟安信會事先通知客戶。
3. WeWa 現金回贈計劃之合資格零售購物交易金額只包括所有已入賬之本地及海外零售購物交易金額、八達通自動增值金額及網上零售購物交易金額，並不包括 (但不限於) 現金透支金額、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、任何金錢 / 電子貨幣轉賬 (包括但不只限於個人對個人(P2P)支付服務或流動裝置 / 應用程式 / 電子轉賬平台) / 充值電子錢包、優惠套現金額、現金分期、分期金額、未入賬 / 取消 / 退回 / 偽造之交易金額及所有未經授權之交易金額，所有合資格零售購物交易概以安信記錄為準 (「合資格零售購物交易」)。所有合資格零售購物交易概以安信 / 相關卡機構國際組織不時界定之商戶編號釐定，並且不時作出修訂，而不作另行通知。安信對合資格零售購物交易有絕對酌情權及最終決定權。
4. 基本現金回贈將以合資格零售購物交易之入賬日計算，並根據每月月結單期結算。每月可獲贈之基本現金回贈將於下一期月結單存入有關安信 WeWa 信用卡賬戶，並顯示於月結單上。每月可獲贈之基本現金回贈金額並無上限。
5. 客戶獲取基本現金回贈後，如用作計算基本現金回贈之有關合資格零售購物交易被取消或退回，安信有權從有關安信 WeWa 信用卡賬戶扣除該交易可獲贈之基本現金回贈金額而毋須另行通知。
6. 於存入任何基本現金回贈金額時，客戶之安信 WeWa 信用卡賬戶須仍然有效及信貸狀況良好。如因任何理由取消安信 WeWa 信用卡賬戶，所有未存入之基本現金回贈及該賬戶原有之基本現金回贈餘額將被即時取消而毋須另行通知。
7. 基本現金回贈均不可轉贈、轉讓、退換或兌換現金。
8. 安信保留權利直接從客戶之安信 WeWa 信用卡賬戶內扣除任何安信認為透過不適當及 / 或舞弊及 / 或欺詐而不適當地獲得之任何基本現金回贈的價值而不作事先通知，及 / 或採取法律行動以追討有關金額。
9. 安信保留隨時修改上述有關 WeWa 現金回贈計劃及其條款及細則及 / 或取消此 WeWa 現金回贈計劃之權利而毋須作出任何通知。如有任何爭議，安信擁有最終決定權。

## WeWa Cash Rebate Program Terms & Conditions

1. WeWa Cash Rebate Program is applicable to the Cardholders of WeWa Credit Card ("Cardholders").
2. Cardholders will be awarded WeWa cash rebate for Eligible Retail Purchase Transactions made by valid WeWa Credit Card, cash rebate amount will be calculated by every single Eligible Retail Purchase Transaction amount, HK\$1 cash rebate for every single transaction of HK\$250 ("Generic Cash Rebate"). If the Eligible Retail Purchase Transaction amount is less than HK\$250, the cash rebate will be calculated on a pro-rata basis and rounded to the nearest 1 cent. PrimeCredit reserves the right to alter the Generic Cash Rebate rate of WeWa Credit Card with prior notice.
3. Eligible Retail Purchase Transaction amount of WeWa Cash Rebate Program includes all posted retail purchase transaction amount of both local and overseas transactions, Octopus auto-reloading amount and online retail purchase transaction 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, all Eligible Retail Purchase Transactions must be coincided with the records held by PrimeCredit ("Eligible Retail Purchase Transactions"). All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by PrimeCredit / the related card associations worldwide 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.
4. The Generic Cash Rebate is calculated on the posting date of the Eligible Retail Purchase Transaction and settled according to each statement period. The eligible Generic Cash Rebate amount for each month will be credited into the related PrimeCredit WeWa Credit Card account on next statement date and it will be shown on statement. There is no upper limit on Generic Cash Rebate to be awarded each month.
5. Once the Generic Cash Rebate is issued and the value of any Eligible Retail Purchase Transaction(s) forming part or all of the Generic Cash Rebate is either refunded or cancelled, PrimeCredit has the right to debit an amount equivalent to the value of the Generic Cash Rebate from the related PrimeCredit WeWa Credit Card account without prior notice.
6. The PrimeCredit WeWa Credit Card account must be valid and in good financial standing on the date of crediting any Generic Cash Rebate. If the PrimeCredit WeWa Credit Card account is closed for whatever reason, all existing Generic Cash Rebate and

Generic Cash Rebate not yet credited to the account will immediately be forfeited without prior notice.

7. Generic Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
8. PrimeCredit reserves the right to debit the amount equivalent to the value of any Generic Cash Rebate awarded directly from the related PrimeCredit WeWa Credit Card account of the Cardholder without prior notice and / or take legal action to recover any relevant amount in case of finding invalid and / or corruption and / or committed fraud to gain any Generic Cash Rebate.
9. PrimeCredit reserves the right to amend WeWa Cash Rebate Program and its relevant Terms and Conditions and / or cancel this WeWa Cash Rebate Program at any time without prior notice. In the event of any dispute, the decision of PrimeCredit shall be final and conclusive.