安信信用卡現金透支新客戶專享優惠之條款及細則

1. 此優惠之推廣期為 2025 年 10 月 9 日至 2025 年 12 月 31 日止(包括首尾兩日) (「推廣期」)。
2. 安信信用卡現金透支新客戶專享優惠(「此優惠」) 只適用於持有由安信信貸有限公司 (「安信」) 發行認可之有效之信用卡 (「合資格信用卡」) 之持卡人 (「客戶」) 並於 2025 年 7 月 1 日至 2025 年 10 月 8 日期間沒有任何現金透支交易的紀錄 (「現金透支新客戶」)。
3. 現金透支新客戶於推廣期內作合資格現金透支 (定義見第 4 條款) ，其產生之相關現金透支手續費將可獲得現金回贈(「現金透支手續費回贈」)。每張現金透支新客戶之合資格信用卡於推廣期內可獲的現金透支手續費回贈金額上限為港幣 10,000 元，惟每筆合資格現金透支只可享現金透支手續費回贈一次。
4. 合資格現金透支包括透過本地及/或海外櫃員機及/或安信分行及/或透過 OmyCard 手機程式成功申請及入賬的現金透支交易。合資格現金透支必須於推廣期內成功申請及於 2026 年 1 月 7 日或之前入賬(「合資格現金透支」) 。所有合資格現金透支概以安信紀錄為準。安信對合資格現金透支有絕對酌情權及最終決定權。 進行現金透支時，有關現金透支手續費將會如常於誌賬時收取，現金透支利息則按現金透支新客戶的個人化現金透支年息按日計算。新客戶進行現金透支之次數不限，惟相關賬戶必須有足夠之可用信用額以進行現金透支及支付有關手續費。
5. 如現金透支新客戶持有多於一張安信信用卡，每張安信信用卡的合資格現金透支手續費回贈將獨立計算。
6. 現金透支手續費回贈將於推廣期完結後 2 個月內以現金回贈方式存入現金透支新客戶相關之合資格信用卡戶口。若合資格現金透支同時符合特選安信信用卡客戶「簽賬/透支賞更多」優惠或其他有關現金透支手續費回贈的優惠(即已成功登記)，其現金透支手續費回贈將根據「簽賬/透支賞更多」優惠或其他有關現金透支手續費回贈的條款及細則處理，並存入客戶相關之合資格信用卡戶口。為免產生疑問，如客戶同時符合多於一項推廣活動之資格，亦只可獲發一項回贈，並不得重複享有回贈或優惠。
7. 現金透支新客戶之合資格信用卡戶口於存入現金透支手續費回贈時須仍然有效及信貸狀況良好，否則安信有權取消發放現金透支手續費回贈而毋須另行通知。
8. 而現金透支新客戶獲取現金透支手續費回贈後，如用作計算現金透支手續費回贈之有關合資格現金透支交易被取消或退回，安信有權從有關信用卡戶口扣除相等於所獲取現金透支手續費回贈的價值而毋須另行通知。
9. 現金透支手續費回贈不可轉贈、轉讓、退回、兌換現金或換取其他優惠。
10. 任何交易的時間及/或有效性及/或客戶獲得現金透支手續費回贈的資格，將由安信按其記錄全權酌情決定。如客戶的交易記錄與安信的記錄不符，安信的記錄將為決定性並對客戶具有約束力。
11. 此優惠發出之訊息中時所發生的包括但不限於任何通訊系統故障、中斷、截取、暫停、延遲、損失、無法使用、不正確的數據傳輸或其他故障而使客戶未能享用相關優惠，客戶均不可就前述的任何情況向安信就優惠作出任何索償或提出任何訴訟。
12. 安信保留隨時修改或取消以上優惠及/或修改有關條款及細則之權利而毋須另行通知。如有任何爭議，安信保留最終決定權。
13. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

PrimeCredit Credit Card Special Offer for New Cash Advance Customer Promotion Terms and Conditions

1. The promotion period of this Promotion is valid from 9th October 2025 to 31st December 2025 (both dates inclusive) ("Promotion Period").
2. PrimeCredit Credit Card Special Offer for New Cash Advance Customer (this "Promotion") is applicable to cardholders with a valid Credit Card ("Eligible Credit Card") issued by PrimeCredit Limited ("PrimeCredit") ("Cardholder") who does not have any previous record of Cash Advance from 1st July 2025 to 8th October 2025 ("New Cash Advance Customer").
3. For New Cash Advance Customer who make Eligible Cash Advance (as defined in clause 4) during the Promotion Period, the derived cash advance handling fee will be rebated in the form of cash rebate ("Cash Advance Handling Fee Rebate"). Each New Cash Advance Customer's Eligible Credit Card can enjoy a maximum of HK$10,000 Cash Advance Handling Fee Rebate during the Promotion Period and each Eligible Cash Advance Transaction will only be entitled to a handling fee rebate once during the Promotion Period.
4. Eligible Cash Advance includes cash advance transaction successfully applied via local and/or overseas automated teller machine and/or PrimeCredit branch and/or OmyCard App. Eligible Cash Advance must be made during the Promotion Period and be posted on or before 7 January 2026. ("Eligible Cash Advance"). All Eligible Cash Advance shall be based on the records of PrimeCredit. PrimeCredit has its sole and absolute discretion to determine the Eligible Cash Advance.
   When conducting the Cash Advance, the relevant cash advance handling fee will be posted as usual. Cash advance interest will be calculated on a daily basis according to the personalized interest rate of each New Cash Advance Customer. New Cash Advance Customer may make unlimited cash advance transactions as long as the credit card account has sufficient available credit limit for cash withdrawal and handling fee.
5. If the New Cash Advance Customer holds more than one valid PrimeCredit Credit Card, the Eligible Cash Advance and Cash Advance Handling Fee Rebate will be counted separately.
6. The Cash Advance Handling Fee Rebate will be credited to the relevant Eligible Credit Card account of New Cash Advance Customer in the form of cash rebate within 2 months after the end of the Promotion Period. If the Eligible Cash Advance Transaction is also eligible for the cash advance handling fee rebate of the "Spending/Cash Advance Reward More" promotion for selected PrimeCredit cardholders or other cash advance handling fee rebate promotions (i.e. has successfully registered), the relevant cash advance handling fee rebate will be processed and credited to the relevant Eligible Credit Card account of the New Cash Advance Customer according to the Terms & Conditions of the "Spending/Cash Advance Reward More" or other Cash Rebate Handling Fee Rebate promotions instead. For the avoidance of doubt, if the customer is eligible for more than one promotion at the same time, only one cash advance handling fee rebate will be granted, and no duplicate rebates or benefits will be awarded.
7. Upon crediting the Cash Advance Handling Fee Rebate, the New Cash Advance Customer Eligible Credit Card account must be valid and in good financial standing. Otherwise, PrimeCredit reserves the right of canceling the Cash Advance Handling Fee Rebate without prior notice.
8. Any transaction(s) by the New Cash Advance Customer forming part of the Eligible Cash Advance is refunded or cancelled after the Cash Advance Handling Fee Rebate has been given out, PrimeCredit reserves the right to debit an amount equivalent to the value of the Cash Advance Handling Fee Rebate from the relevant credit card account without prior notice.
9. The Cash Advance Handling Fee Rebate cannot be transferred, exchanged, returned or redeemed for cash or other offers.
10. Time and/or validity of any transaction and/or eligibility of New Cash Advance Customer to entitle Cash Advance Handling Fee Rebate of this Promotion shall be determined by PrimeCredit at its sole discretion based on PrimeCredit's record. If there is any discrepancy between the transaction record held by New Cash Advance Customer and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on the Cardholder.
11. Cardholder cannot make any claim or propose any action against PrimeCredit related to this Promotion under circumstances including but not limited to any failure, interruption, interception, suspension, delay, losses, unavailable, incorrect data transfer or other malfunction of the communication system that resulted in delivery failure of the relevant Promotion information and use of this Promotion.
12. PrimeCredit reserves the right to amend or cancel this Promotion and/or amend the relevant Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of PrimeCredit shall be final and conclusive.
13. If there is any inconsistency or conflict between Chinese and English versions of this Terms and Conditions, the English version shall prevail.