

「WeWa 本地餐飲消費額外現金回贈」優惠條款及細則

1. 「WeWa 本地餐飲消費額外現金回贈」優惠(「此優惠」)只適用於持有由安信信貸有限公司(「安信」)發出的 WeWa 信用卡(「WeWa 信用卡」)及並未獲邀參與特選客戶專享「WeWa 本地餐飲消費額外現金回贈」優惠之持卡人(「客戶」)。
2. 此優惠之推廣期為 2025 年 12 月 1 日至 2025 年 12 月 31 日(包括首尾兩日)(「推廣期」)。客戶須於推廣期內登入 OmyCard 手機應用程式(「OmyCard 手機程式」)登記以參與此優惠。
3. 成功登記此優惠之客戶，憑其持有之 WeWa 信用卡於推廣期內進行合資格零售簽賬(定義見第 4 條款)，透過實體 WeWa 信用卡進行之合資格零售簽賬可獲額外 9.6%現金回贈，而透過 Apple Pay 及/或 OmyCard 手機程式內的銀聯手機閃付及/或 OmyCard 手機程式內的二維碼支付(「指定手機支付」)之合資格零售簽賬則可獲額外 6%現金回贈(統稱「額外現金回贈」)。客戶於整個推廣期內於此優惠所獲的額外現金回贈上限為 HK\$500。

支付方式	此優惠之回贈	「WeWa 玩樂類別 4 選 1 優惠」之回贈(如適用)	「WeWa 現金回贈計劃」之回贈	合併現金回贈
實體 WeWa 信用卡	高達 9.6%	0%	0.4%	高達 10%
指定手機支付	高達 6%	高達 3.6%		

有關「WeWa 玩樂類別 4 選 1 優惠」及「WeWa 現金回贈計劃」之詳情請查閱相關之條款及細則。

4. 合資格零售簽賬必須於推廣期內成功交易及於 2026 年 1 月 7 日或之前入賬。合資格零售簽賬指憑 WeWa 信用卡於香港以港幣於根據安信 / 相關卡機構不時界定之商戶編號為餐廳/食肆之商戶/機構所進行單筆簽賬滿 HK\$100 或以上之零售簽賬交易。合資格零售簽賬並不包括(但不限於)於酒席宴會、私人宴會、筵席、包場派對、私房菜、蛋糕 / 麵包店、設於酒店/美食廣場/超級市場/百貨公司/俱樂部及會所內之食肆、酒吧、飲食專櫃之零售簽賬交易、繳交按金及/或購買現金券之零售簽賬交易、網上美食平台及/或外賣平台之零售簽賬交易、任何涉及正在進行索償之簽賬、未入賬/取消/退回/偽造之交易及所有未經授權之交易。
5. 所有合資格零售簽賬及所獲得的額外現金回贈均以港幣計算，並折算至 2 個小數位。所有合資格零售簽賬概以安信/Visa/銀聯國際組織界定之商戶編號釐定，並且商戶編號

可能不時作出修訂，而不作另行通知。如任何合資格零售簽賬之入賬金額與成功授權之交易金額不相符，將以入賬金額為準。安信對合資格零售簽賬的釐定及指定手機支付的定義有絕對酌情權及最終決定權。客戶進行所有簽賬前，安信恕不負責釐清該項簽賬合資格與否。

6. 額外現金回贈將於 2026 年 3 月 31 日或之前存入客戶之 WeWa 信用卡戶口內，惟額外現金回贈於存入時，其相關之 WeWa 信用卡戶口須仍然生效及信貸狀況良好。如因任何理由取消 WeWa 信用卡賬戶，所有未存入之額外現金回贈將被即時取消而毋須另行通知。
7. 如客戶持有多於一張 WeWa 信用卡，合資格零售簽賬將合併計算，額外現金回贈將存入客戶合資格零售簽賬總金額較高的 WeWa 信用卡戶口內。
8. 額外現金回贈不可轉贈、轉讓、退換或兌換現金。
9. 客戶必須保留所有相關之簽賬存根正本或正式交易紀錄。如有任何爭議，安信保留隨時要求客戶提供相關簽賬存根正本及/或其他文件/證據的權利，以便安信作進一步核實。
10. 客戶獲贈額外現金回贈後，如用作計算額外現金回贈之有關合資格零售簽賬被取消或退回，安信有權直接從客戶有關之 WeWa 信用卡戶口隨時扣除該取消或退回簽賬所獲享額外現金回贈的金額而毋須另行通知。
11. 安信保留權利直接從客戶之相關 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額外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相關額外現金回贈金額。
12. 此優惠之任何登記及/或交易的時間及/或有效性及/或客戶於此優惠獲得的額外現金回贈的資格，將由安信按其記錄全權酌情決定。如客戶對此優惠的相關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。
13. 在登記此優惠過程中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登記未能進行，客戶均不可就前述的任何情況向安信就此優惠作出任何索償或提出任何訴訟。
14. 安信保留隨時修改、取消或終止此優惠及/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。
15. 此優惠不可與特選客戶專享「WeWa 本地餐飲消費額外現金回贈」優惠同時享用。
16. 如本條款及細則之中、英文版本有任何如有歧義，概以英文版本為準。

Terms and Conditions of “WeWa Local Dining Spending Extra Cash Rebate” Offer

1. “WeWa Local Dining Spending Extra Cash Rebate” Offer (“Promotion”) is applicable to the cardholders with valid WeWa Credit Card (“WeWa Card”) issued by PrimeCredit Limited (“PrimeCredit”) who have not been invited to participate in the “WeWa Local Dining Spending Extra Cash Rebate” Offer for Selected Customer (“Customers”).
2. Promotion Period of the Promotion is from December 2025 to December 2025 (both dates inclusive) (“Promotion Period”). Customers must register via OmyCard Mobile Application (“OmyCard App”) to enjoy the Promotion.
3. Customers who successfully registered for the Promotion can receive extra cash rebate upon making Eligible Retail Transactions (as defined in Clause 4) with their WeWa Card. For Eligible Retail Transactions made with physical WeWa Card can receive 9.6% extra cash rebate, for Eligible Retail Transactions made via Apple Pay and/or UnionPay QuickPass within the OmyCard App and/or QR Code payment within the OmyCard App (“Designated Mobile Payments”) can receive 6% extra cash rebate (collectively, “Extra Cash Rebate”). Each Customer can receive up to HK\$500 Extra Cash Rebate under this Promotion throughout the Promotion Period.

Payment Type	Cash Rebate of this Promotion	Cash Rebate of “WeWa Pick 1 of 4 Fun Categories Offer” (If Applicable)	Cash Rebate of “WeWa Cash Rebate Program”	Total Cash Rebate
Physical WeWa Card	Up to 9.6%	0%	0.4%	Up to 10%
Designate Mobile Payment	Up to 6%	Up to 3.6%		

For details of “WeWa Pick 1 of 4 Fun Categories Offer” and “WeWa Cash Rebate Program”, please refer to relevant terms and conditions.

4. Eligible Retail Transactions must be made during the Promotion Period and posted on or before 7 January 2026. Eligible Retail Transactions refer to single retail transactions of HK\$100 or above made in Hong Kong in HKD by WeWa Card at merchants/institutions with merchant codes defined from time to time as restaurants/dining by PrimeCredit/ relevant card associations but excludes (without limitation) functions, parties, banquets, private room events, private kitchen, cake/bakery shops, eateries located within hotels/food courts/supermarkets/department stores/clubs and associations, bars, F&B counters, any transaction for retail deposits and/or purchase of cash coupons, Online food platforms and/or food delivery platforms, any transactions is in the process of chargeback, unposted/ cancelled/ returned/ counterfeit transactions and any unauthorized transactions.
5. All Eligible Retail Transactions and Extra Cash Rebate earned are calculated in HKD and rounded to 2 decimal places. All Eligible Retail Transactions shall be determined based on the merchant codes assigned by PrimeCredit/Visa/UnionPay International and may be varied from time to time without further notice. In case of any discrepancy between the transaction posting amount and the transaction authorization amount of the Eligible Retail Transaction, the transaction posting amount prevails. PrimeCredit

has its sole and absolute discretion to determine the Eligible Retail Transaction and Designated Mobile Payments. PrimeCredit has no obligation to clarify which transactions are eligible before the transactions are made.

6. Extra Cash Rebate will be credited to the WeWa Card account on or before 31 March 2026. Upon crediting the Extra Cash Rebate, the relevant WeWa Card account must be valid and in good financial standing. If the WeWa Card account is cancelled for any reason, any uncredited Extra Cash Rebate will be forfeited without prior notice.
7. If Customer holds more than one WeWa Card, Eligible Retail Transactions will be combined for calculation purposes. The Extra Cash Rebate will be deposited into Customer's relevant WeWa Card account with the higher total Eligible Retail Transactions amount.
8. All Extra Cash Rebate are non-transferable, non-exchangeable, non-refundable, and cannot be exchanged for cash.
9. Customers are required to keep the original copies of credit card slips or official transaction records of the related Eligible Retail Transactions. In case of any disputes, PrimeCredit reserves the right to require Customer to present the relevant original copy of credit card slips, official transaction records and/or other proof for further verification.
10. If the relevant Eligible Retail Transaction used to calculate Extra Cash Rebate is cancelled or returned after Extra Cash Rebate is obtained by Customer, PrimeCredit will directly deduct the equivalent value of the relevant cash rebate from such cancelled or returned transaction obtained from the WeWa Card account at any time without prior notice.
11. PrimeCredit reserves the right to debit an amount equivalent to the value of any Extra Cash Rebate awarded directly from the relevant WeWa Card account in the case of finding invalid and / or corruption and / or fraud without prior notice and / or take legal action in such instances to recover any relevant amount.
12. The timing and/or validity of any transaction, the validity of registration for the Promotion, and/or the eligibility of the Customers to entitle the relevant Extra Cash Rebate of the Promotion, shall be determined by PrimeCredit at its sole discretion based on PrimeCredit's record. If there is any discrepancy between the related record held by Customer and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on the Customers.
13. Customers shall not make any claims or propose any actions against PrimeCredit under circumstances including but not limited to any communication system failure, interruption, interception, suspension, delay, loss, unavailability, incorrect data transmission or other failures which make the registration for this Promotion unable to be proceeded.
14. PrimeCredit reserves the right to amend, cancel or terminate 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.
15. This Promotion cannot be enjoyed in conjunction with the "WeWa Local Dining Spending Extra Cash Rebate" Offer for Selected Customer.
16. In the event of discrepancy between the English version and the Chinese version of the Terms and Conditions of this Promotion, the English version shall prevail.