

## 「安信信用卡月結單分期每月手續費回贈推廣」條款及細則

1. 「安信信用卡月結單分期每月手續費回贈推廣」(「此推廣」)只適用於持有有效之安信信貸有限公司(「安信」)發出的 EarnMORE 信用卡及 WeWa 信用卡(「安信信用卡」)之客戶(「客戶」)。
2. 此推廣之優惠期由 2026 年 1 月 1 日至 2026 年 1 月 31 日(包括首尾兩日)(「推廣期」)。
3. 於推廣期內經 OmyCard 手機應用程式(「OmyCard 手機程式」)成功申請 12 或 18 或 24 個月之分期付款期數的月結單分期計劃(「此計劃」)之客戶(「合資格客戶」)，每次成功申請此計劃可享價值相等於 6 個月個人化每月手續費的回贈(「獎賞」)。每位客戶於整個推廣期內可獲取之獎賞上限為 HK\$10,000，獎賞將下調至最接近的十位數，並以 HK\$50 之倍數計算。
4. 客戶成功獲批核享用此計劃時，將被收取個人化每月手續費(「每月手續費」)。有關每月手續費及實際年利率可於 OmyCard 手機程式查閱。每月手續費將會如常於此計劃的申請獲批核後之首期月結單日起開始每月徵收，直到此計劃完結。
5. 獎賞將會以超市現金券形式發放，相關獎賞之換領信將於推廣期完結後 6 個月內郵寄予合資格客戶。客戶之安信信用卡戶口及此推廣於發出獎賞當日須仍然為有效及信貸狀況良好，否則安信有權取消獎賞而毋須另行通知。
6. 透過 OmyCard 手機程式以外的其他途徑申請此計劃或選擇分期付款期數為 6 個月將不獲享此推廣之獎賞。
7. 相關獎賞發出後，如於推廣期內申請之此計劃被取消或退回，安信有權從有關信用卡戶口扣除相等於所獲的獎賞的價值而毋須另行通知。
8. 獎賞之使用須受其供應商印載於獎賞上之條款及細則所約束，詳情請向相關供應商查詢。獎賞不可轉贈、轉讓、退回、兌換現金或換取其他優惠。如有遺失、損毀或被竊，安信恕不補發。
9. 安信並非獎賞之供應商，對有關產品或服務之質素及其他事項概不承擔任何責任。一切有關獎賞之責任，概由獎賞之供應商負責。若有關獎賞換罄，安信有權以其他同等價值之獎賞取代而不作另行通知。
10. 任何申請的時間及/或有效性及/或客戶獲得獎賞的資格，將由安信按其記錄全權酌情決定。如客戶的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. 此計劃申請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獎賞，客戶均不可就前述的任何情況向安信就此推廣作出任何索償或提出任何訴訟。
12. 安信對客戶因此推廣(包括因此計劃申請不獲批核)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. 安信保留隨時更改或完全撤回此推廣及/或修改有關此推廣之條款及細則的權利，而毋須作出通知。如有任何爭議，安信保留一切最後決定權。
14. 中英文版本如有歧義，概以英文版本為準。

## **“PrimeCredit Credit Card Statement Instalment Monthly Handling Fee Rebate Promotion” Terms and Conditions**

1. “PrimeCredit Credit Card Statement Instalment Monthly Handling Fee Rebate Promotion” (“Promotion”) is only applicable to the cardholders (“Cardholders”) of valid EarnMORE Credit Card and WeWa Credit Card (“PrimeCredit Credit Card”) issued by PrimeCredit Limited (“PrimeCredit”).
2. The Promotion Period of this Promotion is valid from 1 January 2026 till 31 January 2026 (both dates inclusive) (“Promotion Period”).
3. Cardholders successfully applied for every statement instalment and selected an instalment period of 12/18/24 months (“The Program”) via OmyCard Mobile Application (“OmyCard App”) within the Promotion Period (“Eligible Cardholders”) will be entitled to rebate worth equivalent to 6 months’ monthly handling fee (“Reward”). Each Cardholder can receive a maximum Reward of HK\$10,000 throughout the Promotion Period, Reward will be rounded down to the nearest tens and calculated in the multiple of HK\$50.
4. Cardholder successfully applied the Program, Monthly Handling Fee (“Monthly Handling Fee”) will be posted as usual. Please refer to the OmyCard App for the relevant Monthly Handling Fee and the annualized percentage rate. The Monthly Handling Fee will be charged starting from the first statement after the approval of The Program until end of The Program.
5. The Reward will be offered in the form of supermarket cash coupons, related redemption letter of the Reward will be mailed to Eligible Cardholders within 6 months after the end of the Promotion Period. The related PrimeCredit Credit Card account of Eligible Cardholders and The Program must still be valid and in a good financial standing on the date of sending out redemption letter. Otherwise, PrimeCredit reserves the right to cancel the Reward without prior notice.
6. The Program applied through channels other than OmyCard App or instalment period of 6-months is selected will not be eligible for the Reward under The Promotion.
7. After the relevant Rewards are issued, if The Program applied for during the Promotion Period is canceled or returned, PrimeCredit reserves the right to deduct from the relevant credit card account an amount equal to the value of the Rewards received, without further notice.
8. The Reward is subject to the Redemption Terms and Conditions of the Reward provided by the supplier. For details, please check with the supplier directly. Rewards are non-transferable, non-exchangeable, non-refundable, and cannot be exchanged for cash or other offers. PrimeCredit will not re-issue related Reward or the redemption letter of Reward if it is lost, damaged or stolen.
9. PrimeCredit is not the supplier of the Reward and will give no guarantee or bear no legal responsibility in connection with the Reward. All the responsibilities related to the Reward shall be borne by the supplier of the Reward. PrimeCredit reserves the right to offer an alternative reward with the same value of Reward as replacement in case of shortage of Reward.
10. The timing and/or validity of any application, the validity and/or the eligibility of the Cardholder to entitle the relevant Reward 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 Cardholder and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on Cardholder.

11. Cardholder 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 application of the Program unable to be proceeded.
12. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which a cardholder may suffer or incurred by the Promotion (including application of The Program being declined).
13. PrimeCredit reserves the right to amend or cancel the Promotion and/or amend the above relevant Terms and Conditions at any time without further notice. In the event of any disputes, PrimeCredit reserves the right of final decision.
14. In the event of inconsistency between the English and the Chinese version, the English version shall prevail.