

## 2026年6月15日更新：推廣期延長至2026年9月30日

### 「WeWa 玩樂類別 4 選 1 優惠」條款及細則：

- 「WeWa 玩樂類別 4 選 1 優惠」(「此優惠」)只適用於持有由安信信貸有限公司(「安信」)發出的有效之 WeWa 信用卡(「WeWa 信用卡」)之持卡人(「客戶」)。
- 此優惠之推廣期為 2025 年 7 月 1 日至 2026 年 9 月 30 日(包括首尾兩日)(「推廣期」)。
- 客戶享用此優惠須為其每一張 WeWa 信用卡自選玩樂類別，自選方法如下：
  - 於推廣期前已成功批核之 WeWa 信用卡：客戶須於安信指定期間(「自選期」)內透過 OmyCard 手機應用程式(「手機程式」)自選玩樂類別以享用此優惠。自選過程中，客戶須為每張 WeWa 信用卡選擇一個玩樂類別以獲享此優惠之現金回贈。客戶於自選期內只須於手機程式自選一次。如客戶進行多於一次自選，所選之玩樂類別將以安信之最後一次自選紀錄為準。自選期結束後，所選之玩樂類別將不可更改。
  - 於推廣期內獲批核之 WeWa 信用卡：客戶須於申請該 WeWa 信用卡時於申請表格一併自選玩樂類別，申請表格一經遞交，所選之玩樂類別將不可更改。
- 客戶需於推廣期內每曆月以其持有之 WeWa 信用卡作合資格零售簽賬累積滿 HK\$1,500 或以上，當曆月符合該 WeWa 信用卡已自選之玩樂類別的合資格零售簽賬(定義見第 5 條款)，可獲享 3.6%現金回贈(「現金回贈」)，每張 WeWa 信用卡於推廣期內每曆月可獲享的現金回贈上限為 HK\$200。可自選之玩樂類別包括：

玩樂類別		玩樂類別的合資格零售簽賬	每曆月現金回贈上限
1	手機支付	包括任何以 Apple Pay (只適用於 iOS) 及/或 OmyCard 手機程式內的銀聯手機閃付 (只適用於 WeWa 銀聯信用卡)及/或 OmyCard 手機程式內的銀聯二維碼支付 (只適用於 WeWa 銀聯信用卡)之合資格零售簽賬。  *手機支付暫不支援使用 WeWa Visa 信用卡並使用 Android 手機之客戶。	每張 WeWa 信用卡每曆月可獲的現金回贈上限為 HK\$200。
2	旅遊簽賬	包括任何根據安信 / 相關卡機構國際組織不時界定之商戶編號為旅行社、航空公司及酒店 (只限客房住宿) 之合資格零售簽賬。	

3	海外簽賬	包括任何根據安信 / 相關卡機構國際組織不時界定之非香港登記商戶並使用外幣交易之合資格零售簽賬。	
4	線上娛樂	包括任何根據安信 / 相關卡機構不時界定之商戶名稱為 Apple App Store (只限於以商戶名稱為「APPLE.COM/BILL」之交易), Disney PLUS, Google Play Store, JOOX, KKBOX, MYTV SUPER, NETFLIX, Nintendo, Patreon, Playstation, Spotify, STEAM, XBox 及 Youtube 之合資格零售簽賬。	

5. 合資格零售簽賬只包括所有已入賬之零售簽賬，並須於交易日起 7 天內入賬，並不包括 (但不限於) 八達通自動增值、購買及/或充值儲值卡的交易 (包括透過電子錢包或任何其他途徑增值八達通之交易)、自動轉賬交易、信用卡套現、分期計劃、未能即時執行的代授權交易、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、現金透支及現金透支手續費及其他費用)、分拆交易、基金投資、賭場交易、購買現金券、各類別之消費按金、繳費、任何金錢/電子貨幣轉賬、增值電子錢包、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。所有合資格零售簽賬概以安信 / 相關卡機構界定之商戶編號/名稱釐定，商戶編號/名稱釐定可能會不時作出修訂，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。如任何合資格零售簽賬以外幣作簽賬，則以其已折算港幣之入賬金額計算該合資格零售簽賬金額。所有合資格零售簽賬概以安信紀錄為準。安信對合資格零售簽賬的釐定及玩樂類別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. 現金回贈以合資格零售簽賬之簽賬曆月計算，並折算至 2 個小數位。現金回贈將於該曆月完結後 2 個月內直接存入客戶之相關 WeWa 信用卡賬戶內，惟現金回贈於存入客戶之相關 WeWa 信用卡賬戶時，該 WeWa 信用卡賬戶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，所有未存入之現金回贈及該賬戶原有之現金回贈餘額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、已自選玩樂類別及現金回贈將以每張 WeWa 信用卡獨立計算。
8. 如客戶未有選擇此優惠之玩樂類別，安信將為客戶自動選擇「手機支付」為此優惠之玩樂類別並於推廣期內不得更改。

9. 如同一合資格零售簽賬屬於多於一個本條款定義的玩樂類別，安信全權酌情決定該項合資格零售簽賬的玩樂類別並概以安信之紀錄為準。
10. 現金回贈不可轉贈、轉讓、退換或兌換現金。
11. 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。
12. 客戶獲贈現金回贈後，如用作計算現金回贈的相關合資格零售簽賬被取消或退回，安信有權直接從客戶相關之 WeWa 信用卡賬戶隨時扣除該取消或退回合資格零售簽賬所獲享現金回贈的金額而毋須另行通知。
13. 此優惠之任何自選玩樂類別及/或合資格零售簽賬的簽賬時間及/或有效性及/或客戶於此優惠獲得現金回贈的資格，將由安信按其紀錄全權酌情決定。如客戶對此優惠的相關紀錄與安信的紀錄不符，安信的紀錄將為決定性並對客戶具有約束力。
14. 在此優惠自選玩樂類別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自選未能進行，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。
15. 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現金回贈金額。
16. 安信保留隨時修改、取消或終止此優惠及/或修改相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。
17. 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。

**Updated 15 June 2026: The promotion period has been extended to 30 September 2026**

**“WeWa Pick 1 of 4 Fun Categories Offer” Terms and Conditions:**

1. The “WeWa Pick 1 of 4 Fun Categories Offer” (" Promotion ") is applicable to cardholder with valid PrimeCredit WeWa Credit Card (“WeWa Credit Card”) issued by PrimeCredit Limited (“PrimeCredit”) (“Cardholders”).
2. The promotion period for this Promotion is from July 1, 2025 to September 30, 2026 (both dates inclusive) ("Promotion Period").
3. Cardholders should select Fun category for each WeWa Credit Card to enjoy this Promotion, selection process is as follow:  
WeWa Credit Card that has been successfully approved prior to the Promotion Period:
  - i. Cardholders should select Fun category through the OmyCard mobile application ("OmyCard Mobile App") during the specified period set by PrimeCredit (“Selection Period”) to enjoy this Promotion. During the selection process, Cardholders should choose one Fun category per WeWa Credit Card to enjoy cash rebates under this Promotion. Cardholders need to select only once during the Selection Period. If multiple selections are made, the last selection recorded by PrimeCredit will be considered as final. Once the Selection Period ends, the chosen Fun category cannot be changed or revoked.
  - ii. WeWa Credit Card approved during the Promotion Period: Cardholders should select a Fun category on the application form at the time of applying for the WeWa Credit Card. Once the application form has been submitted, the chosen Fun category cannot be changed or revoked.
4. Cardholders must accumulate Eligible Retail Transactions (as defined in clause 5 below) of HK\$1,500 or above using their WeWa Credit Card in each calendar month during the Promotion Period to receive a cash rebate of 3.6% on Eligible Retail Transaction of the selected Fun category of that WeWa Credit Card made in that calendar month (“Cash Rebate”), the maximum Cash Rebate can be received per WeWa Credit Card in each calendar month during the Promotion Period is HK\$200. Fun categories available for selection are:

Fun Category		Eligible Retail Transactions of Fun Category	Monthly Cash Rebate Cap
1	Mobile Payment	Includes any Eligible Retail Transactions made via Apple Pay (available for iOS only) and/or UnionPay QuickPass within the OmyCard Mobile App (available for WeWa UnionPay Credit Card only) and/or UnionPay QR code payment within the OmyCard Mobile App (available for WeWa UnionPay Credit Card only).  *Mobile payment is not supported for customers using WeWa Visa Credit Cards and Android devices.	Each WeWa Credit Card is entitled to receive a maximum of Cash Rebate of HK\$200 per calendar month.
2	Travel Spending	Includes any Eligible Retail Transactions made at merchants which are categorized as travel agencies, airlines, and hotels (only applicable to hotel room accommodations) in accordance with the merchant codes assigned by the related card associations worldwide/PrimeCredit from time to time.	

3	Overseas Spending	Includes any Eligible Retail Transactions made with merchants not registered in Hong Kong and conducted in foreign currencies assigned by the related card associations worldwide/PrimeCredit from time to time.	
4	Online Entertainment	Includes any Eligible Retail Transactions defined by the related card associations worldwide/PrimeCredit from time to time under the merchant names such as Apple App Store (limited to transactions with the merchant name "APPLE.COM/BILL"), Disney PLUS, Google Play Store, JOOX, KKBOX, MYTV SUPER, NETFLIX, Nintendo, Patreon, Playstation, Spotify, STEAM, Xbox and Youtube	

5. Eligible Retail Transactions include all posted retail transactions which must be posted within 7 days from the transaction date. Eligible Retail Transactions exclude (without limitation) transactions made through Octopus Automatic Add-Value, purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means), autopay transactions, Credit-to-Cash, , instalment plan, offline transactions, credit card charges (including annual fees, interest/ finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), splitted transactions, fund transactions, casino transactions, cash voucher purchase, deposit, bill payment, any money/ electronic money transaction, top-up e-wallets, any transactions in the process of chargeback, unposted/ cancelled/ returned/ counterfeit transactions and any unauthorized transactions. Eligible Retail Transaction will be determined based on the merchant code/name assigned by PrimeCredit/and relevant card associations and those merchant code/name may vary from time to time without further notice. If any discrepancy between transaction posting amount and transaction authorization amount of the Eligible Retail Transaction, the transaction posting amount prevails. If any Eligible Retail Transaction is made in a foreign currency, the Eligible Retail Transaction will be calculated based on the posted amount of the Eligible Retail Transaction converted into Hong Kong Dollars. PrimeCredit has its sole and absolute discretion to determine the Eligible Retail Transaction. PrimeCredit has absolute discretion and final authority in determining Eligible Retail Transaction and defining Fun category. PrimeCredit has no obligation to clarify which transactions are eligible before the transactions are made.
6. The Cash Rebate is calculated based on the transaction calendar month of the Eligible Retail Transactions made and is rounded up to 2 decimal places. The Cash Rebate earned from Eligible Retail Transactions in a calendar month will be credited directly to the relevant WeWa Credit Card account of Cardholders within two calendar months thereafter. Upon crediting the Cash Rebate, the relevant WeWa Credit Card account must be valid and in good financial standing. If the WeWa Credit Card account is closed for whatever reason, all existing Cash Rebate and Cash Rebate not yet credited to the relevant WeWa Credit Card account will immediately be forfeited without prior notice.
7. If the Cardholders hold more than one WeWa Credit Card, Eligible Retail Transactions, selected Fun category and Cash Rebate will be calculated independently for each WeWa Credit Card.
8. If a Cardholder does not complete the selection of Fun category of this Promotion, PrimeCredit will automatically select the "Mobile Payment" Fun category for the Cardholder as the Fun category of this Promotion and cannot be changed during Promotion Period.
9. If a single Eligible Retail Transaction falls under more than one Fun category defined in these terms, PrimeCredit's determination of which Fun category an Eligible Retail Transaction falls into shall be final and conclusive.

10. Cash Rebate is non-transferable, non-exchangeable, non-refundable, and cannot be exchanged for cash.
11. Cardholders are required to keep the transaction receipts or the original copy of credit card slips of the related transactions. In case of any disputes, PrimeCredit reserves the right to require Cardholders to present the relevant transaction receipts and/or the original copy of credit card slips for further verification by PrimeCredit.
12. If the relevant Eligible Retail Transaction used to calculate Cash Rebate is cancelled or returned after Cash Rebate is obtained by Cardholder, PrimeCredit will directly deduct the equivalent value of the relevant cash rebate from such cancelled or returned Eligible Retail Transaction obtained from the relevant WeWa Credit Card account at any time without prior notice.
13. The Fun category of the Promotion and/or the timing and/or validity of any Eligible Retail Transaction and/or the eligibility of the Cardholder to entitle the Cash 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 related record held by Cardholders and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on the Cardholders.
14. 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 Fun category selection for this Promotion unable to be proceeded.
15. PrimeCredit reserves the right to debit an amount equivalent to the value of any Cash Rebate awarded directly from the relevant WeWa Credit 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.
16. 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.
17. 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.