

「WeWa 網購鬼死咁抵高達 10%現金回贈」優惠條款及細則

1. 「WeWa 網購鬼死咁抵高達 10%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」) 之持卡人(「客戶」) 。
2. 此優惠之推廣期為 2026 年 10 月 1 日至 2026 年 11 月 30 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)，透過非指定手機支付方式使用 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 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」)。每位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\$300。

支付方式	此優惠之額外回贈	「WeWa 自選玩樂類別現金回贈」之回贈(如適用)	「WeWa 現金回贈計劃」之回贈	合併現金回贈
以 Apple Pay 以外方式 (包括但不限於輸入卡號、雲閃付 App 等)	高達 9.6%	0%	0.4%	高達 10%
以 Apple Pay	高達 6%	高達 3.6%	0.4%	高達 10%

有關「WeWa 自選玩樂類別現金回贈」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 12 月 7 日或之前入賬。合資格零售簽賬指憑 WeWa 信用卡於淘寶, 拼多多, 小紅書, 京東及 Amazon 之網上零售簽賬交易。合資格零售簽賬並不包括 (但不限於) 於購買及/或充值儲值卡的交易、自動轉賬交易、未能即時執行的代授權交易、分拆交易、購買現金券、各類別之消費按金、分期計劃、透過流動支付

平台（包括但不只限於支付寶、支付寶香港、微信支付及微信支付香港）、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。安信亦毋須因任何商戶或網購平台拒絕接受 WeWa 信用卡致使客戶未能享有此優惠，而承擔任何法律或賠償責任。
6. 額外現金回贈將於 2027 年 2 月 28 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 信用卡賬戶內。
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 信用卡賬戶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. 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 Scary-Good Online Shopping up to 10% Cash Rebate”

1. The “WeWa Scary-Good Online Shopping up to 10% Cash Rebate” (“Promotion”) is applicable only to cardholders (“Cardholders”) of valid WeWa Credit Cards (“WeWa Credit Card”) issued by PrimeCredit Limited (“PrimeCredit”).
2. The promotion period for this Promotion is from October 1, 2026 to November 30, 2026 (both dates inclusive) (“Promotion Period”). Cardholders must log in to the OmyCard Mobile Application (“OmyCard App”) and register to participate in this Promotion during the Promotion Period.
3. Cardholders who successfully registered for this Promotion can receive extra cash rebate upon making Eligible Retail Transactions (as defined in Clause 4) with their WeWa Credit Cards during the Promotion Period. For Eligible Retail Transactions made via payment methods other than the Designated Mobile Payments, Cardholders can receive a 9.6% extra cash rebate. For Eligible Retail Transactions made via Apple Pay (“Designated Mobile Payments”), Cardholders can receive a 6% extra cash rebate (collectively, “Extra Cash Rebate”). The maximum Extra Cash Rebate a Cardholder can earn under this Promotion is HK\$300 throughout the entire Promotion Period.

Payment Type	Extra Cash Rebate of this Promotion	Cash Rebate of “WeWa Fun Categories Cash Rebate” (If Applicable)	Cash Rebate of “WeWa Cash Rebate Program”	Total Cash Rebate
Other than Apple Pay (including but not limited to entering card number and UnionPay App etc.)	Up to 9.6%	0%	0.4%	Up to 10%
Apple Pay	Up to 6%	Up to 3.6%	0.4%	Up to 10%

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

4. Eligible Retail Transactions must be successfully transacted during the Promotion Period and posted on or before December 7, 2026. Eligible Retail Transactions refer to online retail transactions made with WeWa Credit Card at Taobao, Pinduoduo, Xiaohongshu, JD and Amazon. Eligible Retail Transactions exclude (without limitation) purchase and/or reload of stored-value cards, autopay transactions, offline/unposted transactions, split transactions, purchase of cash vouchers, consumer deposits of any kind, instalment plans, transactions made via mobile payment platforms

(including but not limited to Alipay, AlipayHK, WeChat Pay, and WeChat Pay HK), any transactions 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 Hong Kong Dollars (HKD) and rounded to two decimal places. All Eligible Retail Transactions shall be determined based on the merchant codes assigned by PrimeCredit/Visa/UnionPay International, and those merchant codes 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 shall prevail. PrimeCredit has its sole and absolute discretion to determine the Eligible Retail Transactions and Designated Mobile Payments. PrimeCredit has no obligation to clarify which transactions are eligible before the transactions are made. PrimeCredit accepts no liability of whatsoever nature if a Cardholder fails to enjoy this Promotion due to the refusal of a merchant or online shopping platform to accept WeWa Credit Card as payment.
6. The Extra Cash Rebate will be credited to the Cardholder's WeWa Credit Card account on or before February 28, 2027. Upon crediting the Extra Cash Rebate, the relevant WeWa Credit Card account must be valid and in good financial standing. If the WeWa Credit Card account is cancelled for any reason, any uncredited Extra Cash Rebate will be forfeited immediately without prior notice.
7. If a Cardholder holds more than one WeWa Credit Card, Eligible Retail Transactions will be combined for calculation purposes. The Extra Cash Rebate will be credited to the WeWa Credit Card account with the higher total Eligible Retail Transactions amount.
8. All Extra Cash Rebate is non-transferable, non-assignable, non-exchangeable, and cannot be exchanged for cash.
9. Cardholders must retain all original copies of credit card slips or official transaction records. In case of any dispute, PrimeCredit reserves the right to request the relevant original copies of credit card slips, official transaction records, and/or other documents/evidence for further verification.
10. If any Eligible Retail Transaction used to calculate the Extra Cash Rebate is cancelled or returned after the Extra Cash Rebate has been obtained by the Cardholder, PrimeCredit reserves the right to cancel or deduct the equivalent value of the Extra Cash Rebate directly from the relevant WeWa Credit 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 Credit Card account if PrimeCredit believes the Extra Cash Rebate was obtained improperly, through inappropriate and/or corrupt and/or fraudulent means without prior notice, and/or to take legal action to recover such amounts.
12. The timing and/or validity of any transaction, the timing and/or validity of registration for the Promotion, and/or the eligibility of the Cardholders to receive the Extra Cash Rebate of the Promotion shall be determined by PrimeCredit at its sole discretion based on PrimeCredit's records.

If there is any discrepancy between the records held by the Cardholder and those held by PrimeCredit, PrimeCredit's records shall be conclusive and binding on the Cardholder.

- 13.** Cardholders 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 case of any dispute, PrimeCredit's decision shall be final and conclusive.
- 15.** In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.