

## 「WeWa 自選玩樂類別現金回贈」條款及細則

1. 「WeWa 自選玩樂類別現金回贈」(「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」)。
2. 此優惠之推廣期為 2026 年 10 月 1 日至 2027 年 9 月 30 日(包括首尾兩日)(「推廣期」)。
3. 客戶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(定義見第 5 條款)，該曆月符合預設玩樂類別或自選玩樂類別的合資格零售簽賬(定義見下表)，可獲享 3.6% 額外現金回贈(「額外現金回贈」)，每位客戶於推廣期內每曆月可獲享的額外現金回贈上限為 HK\$200。

|                  | 玩樂類別                                                                                                                                                                                                                                | 現金回贈上限                               |
|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| 預設玩樂類別           | <u>海外簽賬</u><br>包括任何根據安信/相關卡機構不時界定之商戶編號為 <u>海外實體商戶</u> 及以 <u>非港幣結算</u> 之合資格零售簽賬。                                                                                                                                                     | 每位客戶每曆月可獲的額外現金回贈上限為 <b>HK\$200</b> 。 |
| 可自選之玩樂類別 (3 選 1) | <u>手機支付</u><br>包括任何以 Apple Pay、Google Pay (只適用於 WeWa Visa 信用卡)、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。                                                                          |                                      |
|                  | <u>旅遊簽賬</u><br>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。                                                                                                                                                         |                                      |
|                  | <u>線上娛樂</u><br>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「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。 |                                      |

4. 客戶享用此優惠須為其每一張 WeWa 信用卡各自自選玩樂類別，自選方法如下：
- i. 如客戶之 WeWa 信用卡於 2025 年 7 月至 2026 年 9 月期間已於「WeWa 玩樂類別 4 選 1 優惠」中選擇玩樂類別，該 WeWa 信用卡之已選玩樂類別將被自動延續至此優惠。如客戶欲更改該自選玩樂類別，則可於 2026 年 10 月 2 日至 2026 年 10 月 31 日(「自選期」)致電或透過「安信小幫手」聯絡安信客戶服務主任重新選擇自選玩樂類別。自選期結束後，自選玩樂類別將不可再作更改，而 2026 年 10 月之額外現金回贈計算將以自選期截止時的自選玩樂類別為準。

\*由於「海外簽賬」於此優惠已設為預設玩樂類別，若客戶之 WeWa 信用卡於「WeWa 玩樂類別 4 選 1 優惠」已選擇玩樂類別為「海外簽賬」，該信用卡將自動額外設「手機支付」為其自選玩樂類別。詳情如下：

| WeWa 信用卡於 2025 年 7 月至 2026 年 9 月期間於「WeWa 玩樂類別 4 選 1 優惠」中選擇玩樂類別： | 此優惠中可享之預設及自選玩樂類別： |
|-----------------------------------------------------------------|-------------------|
| 手機支付 或 海外簽賬                                                     | 手機支付 及 海外簽賬       |
| 旅遊簽賬                                                            | 旅遊簽賬 及 海外簽賬       |
| 線上娛樂                                                            | 線上娛樂 及 海外簽賬       |

- ii. 於推廣期內申請 WeWa 信用卡之客戶，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，自選玩樂類別將不可更改。如客戶未有選擇自選玩樂類別，安信將為客戶自動選擇「手機支付」為此優惠之自選玩樂類別。
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. 額外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。額外現金回贈將於該曆月完結後 3 個月內直接存入客戶該曆月合資格零售簽賬金額最高的 WeWa 信用卡賬戶內，惟額外現金回贈於存入客戶之相關 WeWa 信用卡賬戶時，客戶之所有 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及該賬戶原有之額外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，所有 WeWa 信用卡的合資格零售簽賬將會合併計算，以釐定客戶是否符合每曆月的累計合資格零售簽賬金額要求。所有由玩樂類別(包括預設之「海外簽賬」玩樂類別) 所獲的額外現金回贈將合併計算，額外現金回贈將存入客戶該曆月合資格零售簽賬總金額較高的 WeWa 信用卡戶口內。
8. 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。
9. 額外現金回贈不可轉贈、轉讓、退換或兌換現金。
10. 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。
11. 客戶獲贈額外現金回贈後，如用作計算額外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額外現金回贈的金額而毋須另行通知。
12. 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額外現金回贈的資格及/或額外現金回贈存入的 WeWa 信用卡戶口的金額及/或時間，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。
13. 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。
14. 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額外現金回贈的金額而不作事先通知，及/或採取法律行動以追討相關額外現金回贈金額。
15. 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。
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 & Conditions of “WeWa Fun Categories Cash Rebate”**

1. The “WeWa Fun Categories 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 September 30, 2027 (both dates inclusive) (“Promotion Period”).
3. Cardholders who accumulate HK\$1,500 or more in Eligible Retail Transactions (as defined in Clause 5) across all their WeWa Credit Cards within a calendar month during the Promotion Period will receive a 3.6% Extra Cash Rebate (“Extra Cash Rebate”) on such Eligible Retail Transactions that fall under their selected Fun Category or the “Overseas Spending” category (as defined in the table below). The maximum Extra Cash Rebate a Cardholder can earn is HK\$200 per calendar month during the Promotion Period.

|                                               | <b>Fun Category</b>                                                                                                                                                                                                                                                                                                                                                                                            | <b>Extra Cash Rebate Cap</b>                                                                     |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| <b>Default Fun Category</b>                   | <u>Overseas Spending</u><br>Includes any Eligible Retail Transactions made at <b><u>physical overseas merchants and settled in a non-Hong Kong dollar currency</u></b> , as determined by PrimeCredit/relevant card associations from time to time.                                                                                                                                                            | Each Cardholder is entitled to a maximum Extra Cash Rebate of <b>HK\$200</b> per calendar month. |
| <b>Selectable Fun Categories (1 out of 3)</b> | <u>Mobile Payment</u><br>Includes any Eligible Retail Transactions made via Apple Pay, Google Pay (for WeWa Visa Credit Card only), UnionPay QuickPass within the OmyCard Mobile App (for WeWa UnionPay Credit Card only), and/or UnionPay QR code payment within the OmyCard Mobile App (for WeWa UnionPay Credit Card only).                                                                                 |                                                                                                  |
|                                               | <u>Travel Spending</u><br>Includes any Eligible Retail Transactions made at merchants categorized as travel agencies, airlines, and hotels (room accommodation only) as determined by PrimeCredit/relevant card associations from time to time.                                                                                                                                                                |                                                                                                  |
|                                               | <u>Online Entertainment</u><br>Includes any Eligible Retail Transactions from merchants determined by PrimeCredit/relevant card associations from time to time under the merchant names as Apple App Store (limited to transactions with merchant name “APPLE.COM/BILL”), Disney PLUS, Google Play Store, JOOX, KKBOX, MYTV SUPER, NETFLIX, Nintendo, Patreon, PlayStation, Spotify, STEAM, Xbox, and YouTube. |                                                                                                  |

4. To enjoy this Promotion, Cardholders must select a Fun Category for each of their WeWa Credit Cards as follows:

i. For Cardholders whose WeWa Credit Card already selected a Fun Category under the “WeWa Pick 1 of 4 Fun Categories Offer” between July 2025 and September 2026, the selected Fun Category for that WeWa Credit Card will be automatically carried over to this Promotion. If the Cardholder wishes to change this selected Fun Category, the Cardholder may do so by calling or contacting a PrimeCredit Customer Service Officer via “PrimeCredit Chatbot” during the period from October 2, 2026, to October 31, 2026 (“Selection Period”). After the Selection Period ends, the selected Fun Category cannot be changed again, and the calculation of the Extra Cash Rebate for October 2026 will be based on the selected Fun Category as at the end of the Selection Period. \*Since “Overseas Spending” is set as a Default Fun Category under this Promotion, if a Cardholder’s WeWa Credit Card selected “Overseas Spending” as Fun Category under the “WeWa Pick 1 of 4 Fun Categories Offer”, “Mobile Payment” will be automatically set as its Selectable Fun Category. Details are as follows:

| <b>WeWa Credit Card Selected Fun Category from<br/>“WeWa Pick 1 of 4 Fun Categories Offer”<br/>between July 2025 and September 2026</b> | <b>The Default and Selectable Fun Categories<br/>in this Promotion</b> |
|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Mobile Payment or Overseas Spending                                                                                                     | Mobile Payment and Overseas Spending                                   |
| Travel Spending                                                                                                                         | Travel Spending and Overseas Spending                                  |
| Online Entertainment                                                                                                                    | Online Entertainment and Overseas Spending                             |

- ii. Cardholders who apply for a WeWa Credit Card during the Promotion Period must select a Fun Category on the application form at the time of application. Once the application form is submitted, the selected Fun Category cannot be changed. If the Cardholder does not select a Fun Category, PrimeCredit will automatically select “Mobile Payment” as the Selectable Fun Category for this Promotion.
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) Octopus Automatic Add-Value service, 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 plans, 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), split transactions, fund investments, casino transactions, cash voucher purchases, consumer deposits of any kind, bill payments, any money/electronic money transfers, e-wallet top-ups, any transactions in the process of chargeback, unposted/cancelled/returned/counterfeit transactions and any unauthorized transactions. Eligible Retail Transactions will be determined based on the merchant codes/names assigned by PrimeCredit/relevant card associations, and those merchant codes/names may vary from time to time without further notice. If any discrepancy between the posted amount and the authorized amount of an Eligible Retail Transaction, the posted amount shall prevail. If an Eligible Retail Transaction is made in a foreign currency, the Eligible Retail Transaction will be calculated based on the posted amount converted into Hong Kong Dollars. All Eligible Retail Transactions are based on PrimeCredit’s records.

PrimeCredit has the final and absolute discretion in determining Eligible Retail Transactions and defining Fun Categories. PrimeCredit has no obligation to clarify which transactions are eligible before the transactions are made.

6. The Extra Cash Rebate is calculated based on the transaction calendar month of the Eligible Retail Transactions and will be rounded to two decimal places. The Extra Cash Rebate will be credited directly to the Cardholder's WeWa Credit Card account with the highest Eligible Retail Transaction amount in that calendar month within 3 months after the end of that calendar month. At the time the Extra Cash Rebate is credited, all of the Cardholder's WeWa Credit Card accounts must be valid and in good standing. If the WeWa Credit Card account is cancelled for any reason, any uncredited Extra Cash Rebate and any existing rebate balance in the account will be forfeited immediately without prior notice.
7. If a Cardholder holds more than one WeWa Credit Card, the Eligible Retail Transactions from all WeWa Credit Cards will be aggregated to determine if the cumulative monthly Eligible Retail Transactions amount requirement is met. The Extra Cash Rebate earned from the Fun Categories (including the default "Overseas Spending" category) will be subject to monthly rebate cap, and the Extra Cash Rebate will be credited to the WeWa Credit Card account with the higher total Eligible Retail Transactions in that calendar month.
8. If a single Eligible Retail Transaction falls under more than one Fun Category as defined in these terms, PrimeCredit has the sole discretion to determine which Fun Category the transaction belongs to, and PrimeCredit's records shall be final.
9. The Extra Cash Rebate is non-transferable, non-assignable, non-exchangeable, and cannot be exchanged for cash.
10. Cardholders must retain all original transaction receipts and/or official transaction records. In case of any dispute, PrimeCredit reserves the right to request the relevant original receipts and/or other documents/evidence for further verification.
11. If any Eligible Retail Transaction used to calculate the Extra Cash Rebate is cancelled or returned after the Extra Cash Rebate has been awarded, PrimeCredit reserves the right to deduct the value of the Extra Cash Rebate earned from that Eligible Retail Transaction directly from the relevant WeWa Credit Card account at any time without prior notice.
12. The eligibility of any Fun Category selection, the timing and/or validity of any Eligible Retail Transaction, and/or a Cardholder's qualification to receive the Extra Cash Rebate and/or the amount and/or timing of the Extra Cash Rebate to be credited to the WeWa Credit Card account under this Promotion shall be determined by PrimeCredit at its sole discretion based on its records. If there is any discrepancy between the Cardholder's records and PrimeCredit's records, PrimeCredit's records shall be conclusive and binding on the Cardholder.
13. 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.

14. PrimeCredit reserves the right to debit from the Cardholder's relevant WeWa Credit Card account an amount equivalent to the value of any Extra Cash Rebate that PrimeCredit believes was obtained improperly, through inappropriate and/or corruption and/or fraudulent means without prior notice, and/or to take legal action to recover such amounts.
15. 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.
16. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.