

Terms and Conditions of HK\$200 Cash Rebate Promotion for Prime Visa Card Application

1. The promotion period of the HK\$200 Cash Rebate Promotion (“Promotion”) is from January 1 to December 31, 2018 (both dates are inclusive) (“Promotion Period”). An eligible cardholder refers to an overseas worker (“OSW”) in Hong Kong who successfully applies for a Prime Visa credit card and approved by PrimeCredit Limited (“PrimeCredit”) during the Promotion Period (“Eligible Cardholder”). An Eligible Cardholder is entitled to HK\$200 Cash Rebate (“Cash Rebate”). Applicant who is currently holding and/or has held any credit card issued by PrimeCredit in the past 6 months is not eligible to the Promotion. Each Eligible Cardholder is entitled to the Cash Rebate once only within Promotion Period.
2. The Cash Rebate will be credited into the Eligible Cardholder’s Prime Visa credit card account within 3 months from the credit card issuance date. The Prime Visa credit card account must be in good financial standing on the date of crediting the Cash Rebate. If the Prime Visa credit card account is closed for whatever reason, all existing Cash Rebate in the Prime Visa credit card account and Cash Rebate not yet credited to the Prime Visa credit card account will immediately be forfeited.
3. The Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
4. PrimeCredit reserves the right to revise or cancel the Promotion and/or to modify the relevant Terms and Conditions from time to time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.

Terms and Conditions of Prime Visa Card Welcome Offer

1. The promotion period of the Prime Visa Welcome Offer (“Welcome Offer”) is from January 1 to December 31, 2018 (both dates are inclusive) (“Promotion Period”).
2. An eligible cardholder refers to overseas worker (“OSW”) in Hong Kong who successfully apply and have been approved a Prime Visa credit card during the Promotion Period (“Eligible Cardholder”).
3. Each Eligible Cardholder will be entitled to the Welcome Offer during the Promotion Period once only. Applicant who is currently holding / or has held any credit card issued by PrimeCredit Limited (“PrimeCredit”) in the past 6 months is not eligible to any Welcome Offer.
4. An Eligible Cardholder is entitled to receive the Welcome Offer (either one of the offers listed in the table below) once upon fulfilling the spending requirement specified below within 90 days from the card issuance date (“Spending Period”):

Welcome Offer	Spending Requirement
HK\$100 Cash Rebate	Accumulate HK\$1,000 either in Retail Purchase or Cash Advance within the Spending Period;
HK\$200 Cash Rebate	Accumulate HK\$2,000 either in Retail Purchase or Cash Advance within the Spending Period;
HK\$300 Cash Rebate	Accumulate HK\$3,000 either in Retail Purchase or Cash Advance within the Spending Period

5. The cash rebate amount of respective Welcome Offer will be credited into the Eligible Cardholder’s Prime Visa credit card account within 4 months upon fulfilling the designated spending requirement. The Prime Visa credit card account must be in good financial standing on the date of crediting the Cash Rebate. If the Prime Visa credit card account is closed for whatever reason, all existing cash rebate in the Prime Visa credit card account and cash rebate not yet credited to the Prime Visa credit card account will immediately be forfeited.
6. The retail purchase valid for the Welcome Offer (“Retail Purchase”) only includes all posted retail purchase amount including both local and overseas transactions and/or online purchase amount, but excludes (without limitation) cash advance transaction amount, casino transaction amount, any money / electronic money transfer (including but not limited to person to person (P2P) payment services or mobile device / app / electronic funds transfer platform) / reload of e-Wallets, cash out amount. All Retail Purchase must coincide with merchant codes assigned by PrimeCredit/ Visa International from time to time. PrimeCredit has its sole and absolute discretion to determine the Retail Purchase, and may be varied from time to time without further notice.
7. The cash advance withdrawal valid for the Welcome Offer (“Cash Advance”) includes cash advance from any local and/or overseas automated teller machine (ATM), at PrimeCredit branches, or through the PrimeCredit Mobile Application.
8. All credit card charges (including annual fee, interest / finance charges, late fee, over-the-limit fee, cash advance fee and other charges), unposted / cancelled / returned / counterfeit transaction amount and other unauthorized transaction amount are not treated as valid Retail Purchase/ Cash Advance transactions for Welcome Offer. All valid Retail Purchase/ Cash Advance transactions must be coincided with the records held by PrimeCredit.
9. PrimeCredit reserves the right to levy a welcome gift administration fee of HK\$200 on each Prime Visa credit card account if the Eligible Cardholder cancels the credit card within 12 months from the date of card issuance.
10. The cash rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash. In case the Eligible Cardholder is found to have provided invalid information and / or invalid transactions or committed fraud during the transactions or made duplicated redemption, PrimeCredit reserves the right not to offer the Welcome Offer to the Eligible Cardholder or debit the amount equivalent to the market price of the Welcome Offer from the related accounts of the Eligible Cardholder without prior notice.
11. PrimeCredit reserves the right to revise or cancel the Welcome Offer and / or other offers or to modify the relevant Terms and Conditions from time to time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.