



Terms and Conditions of OSW Generic Loan Promotion ("Promotion Offer")

- The Promotion Offer is open to Overseas Workers in Hong Kong ("OSW") who have been approved for a personal loan with any of the following product codes: 899, 900, 905 & 910 ("Personal Loan").
- The Promotion Period is from March 1 to June 30, 2025 (both dates inclusive) ("Promotion Period") and the Redemption Period is based on the loan activation date ("Redemption Period"), as follows:

Loan Activation Date	Redemption Period
March 1 to June 30, 2025 (Both dates inclusive)	March 1 to September 30, 2025 (Both dates inclusive)

- To be eligible for the gift listed in the below table (the "Gift"), customers have to successfully apply for and drawdown a Personal Loan of designated net loan amount and loan mode as set out by PrimeCredit during the Promotion Period.

Loan Mode	Net Loan Amount (in HK\$)	Gift Choices	Cost of Gift for Early Settlement (HK\$)
New / Repeat / Refinance Loan	45,000 – 60,000	HK\$500 Supermarket or Retail Store Coupon or	500
		HK\$700 primepay Credits or	700
		700 Prime Gems Points	
	30,000 – 44,999	HK\$300 Supermarket or Retail Store Coupon or	300
		HK\$400 primepay Credits or	400
		400 Prime Gems Points	
	20,000 – 29,999	HK\$150 Supermarket or Retail Store Coupon or	150
		HK\$200 primepay Credits or	200
		200 Prime Gems Points	
	3,000 – 19,999	HK\$50 Supermarket or Retail Store Coupon or	50
		HK\$100 primepay Credits or	100
		100 Prime Gems Points	

- The Personal Loan account must be in good financial standing on the date of crediting any Prime Gems Points or primepay Credits. The usage and redemption of Prime Gems Points are subject to Prime Gems Loyalty Club Terms and Conditions and the Prime Gems Points Redemption Terms and Conditions. The usage of the primepay Credits is subject to the primepay Credit Card Cardholder Agreement.** If the Personal Loan account is closed for whatever reason, all Prime Gems Points or primepay Credits that have not yet been credited to the Prime Gems Points or primepay account will immediately be forfeited.
- Gift is offered on a first-come-first-served basis and is available while stocks last. In the event of an overwhelming response to the promotion, customers may experience some delay in receiving the gifts. PrimeCredit reserves the right to offer a substitute in case of stock shortage without prior notice.
- The gift redemption letter will be issued to eligible customers immediately after loan drawdown and will not be re-issued if lost or damaged. Gift redemption letters are non-transferable and cannot be exchanged for other gifts or redeemed for cash. Photocopies of the letter are not accepted.
- Each eligible customer is only entitled to receive the Gift once per successful loan application and drawdown within four months from the date of the loan drawdown. If the Customer makes early settlement regarding the loan within four months from the date of the loan drawdown ("Early Settlement"), the Customer is liable to pay back the value of the Gift (as specified in the table contained herein). PrimeCredit is authorized to deduct the relevant sum from the customer's loan repayment account upon termination of the Customer Relationship. For details, please refer to the Customer Relationship Program letter. For avoidance of doubt, this clause will not prejudice PrimeCredit's rights to terminate any customer relationship at its sole discretion exercised reasonably.
- Customers shall collect the Gift in accordance with PrimeCredit's arrangement and perform the Gift inspection upon receipt of the Gift.
- PrimeCredit is not the supplier of the Supermarket or Retail Store Coupons and will not be responsible for any defects, maintenance and liabilities arising in conjunction with the products and the services provided by the respective suppliers. The use of the Coupons is subject to the term and conditions printed thereon.
- The final interest rate for individual customers will be different and subject to their respective financial status and credit check results. Loan amount and interest rate are subject to PrimeCredit's final approval.
- PrimeCredit reserves the right to cancel or alter the Promotion Offer without prior notice. In case of any disputes, PrimeCredit's decision shall be final and binding. Should there be any inconsistencies between the English and other language versions of the above Terms and Conditions, the English version shall prevail.

Warning: You have to repay your loans. Don't pay any intermediaries.
Complaint Hotline: 2281 7470
Money Lender's Licence No.: 704/2024