

Terms and Conditions of Prime Visa Credit Card Welcome Offer (2025)

1. The promotion period of the Prime Visa Credit Card Welcome Offer ("Welcome Offer") is from 1 January 2025 to 31 December 2025 (both dates are inclusive) ("Promotion Period").
2. An eligible cardholder refers to overseas worker ("OSW") in Hong Kong who has successfully applied for and been approved for a Prime Visa Credit Card during the Promotion Period ("Eligible Cardholder").
3. Each Eligible Cardholder will only be entitled to the Welcome Offer during the Promotion Period once. An applicant who is currently holding or has held any credit card issued by PrimeCredit Limited ("PrimeCredit") within the past 6 months from the date of the Prime Visa Card application submission is not eligible for the Welcome Offer.
4. An Eligible Cardholder is entitled to receive the Welcome Offer of Up to 15% Cash Rebate on an Eligible Retail Purchase Transaction ("Cash Rebate") made using the Prime Visa Credit Card during the Promotion Period within 120 days from the card issuance date ("Spending Period"). The upper limit on the Cash Rebate for each Eligible Cardholder is HK\$500.

Accumulated Eligible Retail Purchase Transaction	Entitled for Cash Rebate
HK\$2,500 or above	15% Cash Rebate
Less than HK\$2,500	10% Cash Rebate

5. The Cash Rebate will be credited to the Eligible Cardholder's Prime Visa Credit Card account by the end of the 3rd month after the end of Spending Period. 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 eligible retail purchase transaction valid for the Welcome Offer ("Eligible Retail Purchase Transaction") only includes all posted retail purchase amount including both local and/or 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 credit card charges (including 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. All Eligible Retail Purchase Transaction must coincide with merchant category codes assigned by PrimeCredit / Visa International from time to time. PrimeCredit has its sole and absolute discretion to determine the Eligible Retail Purchase Transaction, and may be varied from time to time without further notice.
7. PrimeCredit reserves the right to levy a Welcome Offer administration fee of HK\$200 on each Prime Visa Credit Card account if the Eligible Cardholder cancels the Credit Card within 12 months of the date of card issuance.
8. The Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash. If the Eligible Cardholder is found to have provided invalid information and/or invalid transactions or have committed fraud during the transactions or have made duplicated redemptions, 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 Prime Visa Credit Card account of the Eligible Cardholder without prior notice.
9. PrimeCredit reserves the right to revise or cancel the Welcome Offer and/or other offers 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.

Should there be any inconsistencies between the English and other language versions of the above Terms and Conditions, the English version shall prevail.