## <u>Terms and Conditions of Prime Visa Card Activation Offer (2025)</u>

- 1. The promotion period of the Prime Visa Card Activation Offer ("Promotion") is from 1 January 2025 to 31 December 2025 (both dates are inclusive) ("Promotion Period"). An Eligible Applicant as defined in clause 2 will be entitled to HK\$100 cash rebate ("Activation Offer") in this Promotion.
- 2. An eligible applicant refers to an overseas worker ("OSW") in Hong Kong who has successfully applied for and been approved for a Prime Visa Credit Card issued by PrimeCredit Limited ("PrimeCredit") and activated the Prime Visa Credit Card during the Promotion Period to be eligible to the Activation Offer ("Eligible Applicant"). An applicants who is currently holding or has held any credit card issued by PrimeCredit within the past 6 months from the date of the Prime Visa Card application submission are not eligible for the Activation Offer.
- 3. Each Eligible Applicant will only be entitled to the Activation Offer once under this Promotion. If the Prime Visa Card application is cancelled by the applicant for whatever reason, the Activation Offer will immediately be forfeited.
- 4. If the applicant is found to have provided invalid information in the Prime Visa Card application, PrimeCredit reserves the right not to offer the Activation Offer to such applicant or debit the amount equivalent to the market price of the redeemed Activation Offer from the related account of such applicant without prior notice.
- 5. The HK\$100 cash rebate of the Activation Offer ("Cash Rebate") will be credited to the Prime Visa Credit Card account of the Eligible Applicant within 3 months of the Prime Visa Credit Card activation 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.
- The Cash Rebate is non-transferable, non-exchangeable, non-refundable, and cannot be exchanged for cash.
- 7. 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.

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