

特選安信信用卡客戶信用卡年費豁免優惠條款及細則：

1. 特選安信信用卡客戶信用卡年費豁免優惠(「年費豁免優惠」)只適用於獲手機短訊(「手機短訊」)邀請之特選安信信用卡客戶(「特選客戶」)，特選客戶之名單概以安信信貸有限公司(「安信」)之紀錄為準。
2. 年費豁免優惠之推廣期為 2020 年 4 月 10 日至 2020 年 5 月 20 日(包括首尾兩日)(「推廣期」)。
3. 特選客戶之指定安信信用卡號碼(「指定信用卡」)已列於其手機短訊內。
4. 特選客戶須於推廣期內，憑指定信用卡進行合資格零售簽賬或合資格現金透支 1 次或以上，方可獲享年費豁免優惠。獲享年費豁免優惠的特選客戶將獲豁免繳付 2020 年度收取之指定信用卡的信用卡年費。
5. 合資格零售簽賬及/或合資格現金透支金額必須於推廣期內進行交易並於推廣期完結後 7 日內入賬。合資格零售簽賬包括本地及/或海外零售簽賬、八達通自動增值、網上購物、郵購、電話訂購、自動轉賬交易，賭場交易、任何金錢/電子貨幣轉賬(包括但不只限於個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台)/充值電子錢包、優惠套現及現金分期套現計劃，並不包括(但不限於)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、現金透支手續費及其他費用)、未入賬/取消/退回/偽造之交易及所有未經授權之交易(「合資格零售簽賬」)。合資格現金透支包括透過櫃員機及/或安信分行及/或 OmyCard 手機程式成功申請及入賬的現金透支交易(「合資格現金透支」)。所有合資格零售簽賬概以安信 / 指定信用卡之相關信用卡機構國際組織不時界定之商戶類別編號釐定，並且不時作出修訂，而不作另行通知。安信對合資格零售簽賬及合資格現金透支有絕對酌情權及最終決定權。
6. 獲享年費豁免優惠的特選客戶之指定信用卡戶口須於安信辦理年費豁免優惠時，仍然有效及信貸狀況良好，否則安信有權取消年費豁免優惠而毋須另行通知。
7. 特選客戶必須保留所有相關之合資格零售簽賬存根正本/或其他相關文件(八達通自動增值除外)。如有任何爭議，安信保留隨時要求特選客戶提供相關簽賬存根正本及/或其他相關文件的權利，以便安信作進一步核實。
8. 年費豁免優惠不可轉贈、轉讓、退回、兌換現金或換取其他優惠。。
9. 安信保留隨時修改或取消年費豁免優惠及/或修改有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。
10. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

Credit Card Annual Fee Waiver for Selected Cardholder Terms and Conditions:

1. Credit Card Annual Fee Waiver for Selected Cardholder (“Offer”) is only applicable to the selected PrimeCredit credit card cardholders (“Selected Cardholder”) who received mobile message invitation (“SMS”). The record of list of Selected Cardholder in PrimeCredit Limited (“PrimeCredit”) shall be final.
2. The promotion period of the Offer is from 10th Apr 2020 to 20th May 2020 (both dates inclusive)(“Promotion Period”).
3. The card number of designated PrimeCredit credit card of Selected Cardholder (“Designated Credit Card”) is stated in the SMS.
4. Selected Cardholder can be entitled to the Offer by making at least one Eligible Retail Spending or Eligible Cash Advance with Designated Credit Card during the Promotion Period. The annual fee to be collected in 2020 of the Designated Credit Card of Selected Cardholder entitled to the Offer will be waived.
5. Eligible Retail Spending and/or Eligible Cash Advance must be transacted during the Promotion Period and posted within 7 days after the end of the Promotion Period. Eligible Retail Spending includes local and/or overseas retail transaction, Octopus Automatic Add-Value, online purchases, mail orders, phone orders, autopay transactions, casino transactions, 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, Credit-to-Cash Program and Dial-a-check Instalment Program but excludes (without limitation) credit card charges (including annual fees, interest/finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), unposted/cancelled/returned/counterfeit transactions and all unauthorized transactions (“Eligible Retail Spending”). Eligible Cash Advance includes cash advance transaction successfully applied and posted through ATMs and/or PrimeCredit branches and/or OmyCard mobile application (“Eligible Cash Advance”). All Eligible Retail Spending shall be determined based on the merchant category codes assigned by PrimeCredit/ the related credit card association worldwide of the Designated Credit Card and may be varied from time to time without further notice. PrimeCredit has sole and absolute discretion to determine the Eligible Retail Spending and Eligible Cash Advance.
6. The Designated Credit Card account of the Selected Cardholder entitled to the Offer must be valid and in good financial standing when PrimeCredit process the Offer. Otherwise, PrimeCredit reserves the right to cancel the Offer without prior notice.
7. Selected Cardholder is required to keep the relevant original credit card sales slips and/or other relevant supporting documents of Eligible Retail Spending (except Octopus Automatic Add-Value). In case of any disputes, PrimeCredit reserves the right to request Selected Cardholder to present the relevant original credit card sales slips and/or other relevant supporting documents for further verification.
8. The Offer cannot be transferred, exchanged, returned or redeemed for cash or other offers.
9. PrimeCredit reserves the right to amend or cancel the Offer and/or amend the relevant Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of PrimeCredit shall be final and conclusive.
10. If there is any inconsistency or conflict between Chinese and English versions of this Terms and Conditions, the English version shall prevail.