



日期: 2020年10月15日

親愛的客戶：

### **安信星旅銀聯鑽石信用卡停止發行及更換新卡通知**

多謝客戶對星旅銀聯鑽石信用卡(「星旅卡」)的支持！為配合公司業務發展，安信將於 2020 年 12 月 30 日起停止星旅卡，而客戶手持之星旅卡亦將於屆時失效。

為了讓客戶可繼續享用安信信用卡服務及現有銀聯卡的優惠，安信將準備一張 EarnMORE 銀聯鑽石信用卡(「EarnMORE 銀聯卡」)以取代將失效之星旅卡\*，該 EarnMORE 銀聯卡將保留原有之星旅卡信用卡號碼。

由 2020 年 12 月 14 日起，星旅卡之現金回贈計劃將轉換為 EarnMORE 銀聯卡現金回贈計劃及 EarnMORE 銀聯卡加碼現金回贈計劃，即零售購物交易可享高達 2%現金回贈，當中包括 1% 無上限現金回贈及 1%加碼現金回贈(加碼現金回贈設有上限)。同時，現金透支手續費將下調至現金透支交易額之 1%或港幣 60 元(以較高者為準)，現金透支的利率將維持不變而實際年利率將下調至 46.23%，零售購物的利率及實際年利率則維持不變。

而於 2020 年 12 月 14 日至 30 日期間，客戶憑其星旅卡或新發行以取代星旅卡的 EarnMORE 銀聯卡於香港中國旅行社的簽賬仍可享受高達 5%現金回贈(在此期間，上述 EarnMORE 銀聯卡之相關現金回贈計劃不適用於香港中國旅行社的簽賬)。

請留意，由中國旅遊集團公司提供予客戶的星賞會會籍仍然有效<sup>^</sup>，客戶可繼續賺取或兌換星賞會積分、星賞會會員權益及各項由星賞會提供的會員專屬服務。如客戶對星賞會會籍有任何查詢，請致電星賞會熱線 3604 0078。

如客戶的星旅卡尚有結欠、未入賬之簽賬金額、分期金額、套現金額、結餘、現金回贈及任何推廣活動之現金回贈均會於客戶確認新卡時自動轉至新的 EarnMORE 銀聯卡。如客戶不欲接受以 EarnMORE 銀聯卡取代之安排，請於 2020 年 11 月 30 日或之前致電聯絡安信客戶服務主任。

最後，再次感謝客戶對安信信用卡的支持，我們希望您可以繼續使用安信信用卡。

如有任何查詢，請致電安信客戶服務專線 3428 2091(服務時間為星期一至五上午 9 時至下午 7 時，星期六上午 9 時至下午 1 時)。

安信信貸有限公司 謹啟

**\*如果客戶於 2020 年 12 月 1 日或之前已經持有 EarnMORE 銀聯卡及/或 WeWa 銀聯卡，其星旅卡將於 2020 年 12 月 30 日起失效，而不會另外獲發一張新的 EarnMORE 銀聯卡。客戶的星旅卡失效後，星旅卡的相關結欠，包括簽賬金額、分期金額、套現金額、結餘、現金回贈將繼續顯示於月結單，請按月結單指示準時繳款。**

<sup>^</sup>星旅全年簽賬優惠之中旅星賞會級別提升優惠將提前於 2020 年 11 月 30 日完結，客戶須於此日期或之前達到相關簽賬要求，方可於 2020 年 12 月內由原有的中旅星賞會金星會員級別提升至鉑星會員級別(如適用)。

#### **更換新卡細節及注意事項**

1. 在發出新的 EarnMORE 銀聯卡前，客戶的星旅卡賬戶須仍然有效及信貸狀況良好，安信保留隨時更改及/或取消發出新卡之最終決定權，而毋須另行通知。
2. 全新之 EarnMORE 銀聯卡將於 2020 年 12 月內寄予客戶。於收妥新卡後，客戶須致電新卡確認熱線 2269 8812 或登入 OmyCard 手機程式確認新卡，並用原子筆在卡背位置簽署。新卡確認後原有的星旅卡將立即失效。如客戶在 2020 年 12 月 29 日或之前啟動新卡，原有之星旅卡自動櫃員機密碼將繼續沿用；但若在 2020 年 12 月 30 日或之後啟動新卡，安信將發出全新自動櫃員機密碼。
3. 若客戶已登記「八達通自動增值」服務及/或使用「自動轉賬」方式繳付星旅卡之結欠，相關安排亦將適用於新的 EarnMORE 銀聯卡，客戶毋須重新安排。
4. 若客戶於星旅卡已登記商戶及/或機構之自動轉賬付款指示，客戶須直接通知有關商戶及/或機構提供有關其新卡之資料，否則指示或會與星旅卡同時失效。
5. 有關 EarnMORE 銀聯卡現金回贈之條款及細則及 EarnMORE 銀聯卡之其他詳情，請參閱安信網站 (<https://www.primecredit.com/credit-card/earnmore/>)。
6. 為保障客戶的利益，客戶須於星旅卡失效後，把星旅卡剪成兩截及銷毀。
7. 如有任何爭議，安信信貸有限公司(「安信」)保留最終決定權。如本通知之中、英文版本有任何歧義，一概以英文版本為準。



Dear Customer,

**Notice of Termination of PrimeCredit Star Travel UnionPay Diamond Card and New Card Replacement**

Thank you for your support of the Star Travel UnionPay Diamond Card ("CTS Card")! To accommodate future business development of PrimeCredit, PrimeCredit will discontinue CTS Card from December 30<sup>th</sup> 2020, the CTS card (refer to overleaf) you hold on hand will be invalid in the meantime.

To ensure your continuing enjoyment of PrimeCredit credit card services and existing UnionPay offers, we will issue an EarnMORE UnionPay Diamond Card ("EarnMORE UnionPay Card") to replace your CTS Card\*, the EarnMORE UnionPay Card will keep the same credit card number as your CTS Card.

Effective from December 14<sup>th</sup> 2020, the cash rebate program of CTS Card will convert to EarnMORE UnionPay Card Cash Rebate Program and EarnMORE UnionPay Card Additional Cash Rebate Program. You can enjoy up to 2% cash rebate for retail purchase transaction, including 1% unlimited cash rebate and 1% additional cash rebate (Upper limit on the additional cash rebate). In the meantime, cash advance fee will be lowered to 1% of cash advance transaction amount or HK\$60 (whichever is higher). The interest rate of cash advance will remain unchanged and its annualized percentage rate ("APR") will be lowered to 46.23%, the interest rate and APR of retail purchase will remain unchanged.

From December 14<sup>th</sup> to 30<sup>th</sup> 2020, you can continue to enjoy up to 5% cash rebate for spending at Hong Kong China Travel Services with CTS Card or the EarnMORE UnionPay Card which is issued to replace your CTS Card (the captioned relevant cash rebate programs of EarnMORE UnionPay Card are not applicable to spending at Hong Kong China Travel Services during this period).

Please note that your membership of CTS Startour Rewards provided by China National Travel Service Group Corporation is still valid<sup>^</sup>. You can continue to earn or redeem reward points, enjoy membership privileges and exclusive services provided by CTS Startour Rewards. Please contact CTS Startour Rewards Hotline at 3604 0078 if you have any enquires about the membership of CTS Startour Rewards.

If there are any outstanding balances, unposted transaction amount, transaction instalment amount, cash instalment amount, credit balance, cash rebate and cash rebate from any promotions eligible to your CTS Card, these amount will be automatically transferred to your new EarnMORE UnionPay Card when you activate the card. Please contact our customer service hotline on or before November 30<sup>th</sup> 2020 if you do not accept the new EarnMORE UnionPay Card replacement arrangement.

Finally, thank you again for your support to CTS Card! We hope you will continue to use PrimeCredit Credit Card.

For any enquiries, please contact PrimeCredit customer service hotline at 3428 2091 (Monday – Friday, 9am – 7pm and Saturday, 9am – 1pm).

Yours sincerely,  
PrimeCredit Limited

**\*We will not issue a new EarnMORE UnionPay Card if you are holding EarnMORE UnionPay Card and/or WeWa UnionPay Card on or before December 1<sup>st</sup> 2020 and your CTS Card will be invalid from December 30<sup>th</sup> 2020. After your CTS Card is invalid, the outstanding balance of CTS Card, including transaction amount, transaction instalment amount, cash instalment amount, credit balance and cash rebate will continue to be shown on the statement, please make the repayment of the outstanding balance of your CTS Card by following the statement instruction.**

<sup>^</sup> The CTS Startour Rewards Membership Upgrade offer of Star Travel Year-Round Spending Offer will end on November 30<sup>th</sup> 2020. You should meet the spending requirement on or before this date to entitle to the upgrade from Gold Member of CTS Startour Rewards Membership to Platinum Member in December 2020 (if applicable).

**New Card Replacement Details and Important Notice**

1. Before issuing the new EarnMORE UnionPay Card, your CTS Card account must still be valid and in good financial standing. PrimeCredit reserves the right of final decision to amend and/or cancel issuing new card at any time without prior notice.
2. The new EarnMORE UnionPay Card will send to you within December 2020. Please sign on the back with a ball pen and activate the new card via calling activation hotline 2269 8812 or logging in OmyCard mobile app. The CTS Card will be invalid once you activated the new card. The ATM Personal Identification Number (PIN) of CTS Card will remain valid if you activate the new card on or before December 29<sup>th</sup> 2020. You will receive a new ATM PIN if you activate the new card on or after December 30<sup>th</sup> 2020.



3. Please note that if Octopus Automatic Add Value Service is linked to the CTS Card and/or you have applied for Direct Debit Authorization Service for repaying CTS Card, the services will be applicable to the new EarnMORE UnionPay Card, no re-arrangement is required.
4. Please note that if you have set up autopay instruction(s) with any merchant(s) and/or organization(s), you should notify the relevant merchant(s) and/or organization(s) directly and provide your new card information, otherwise, the related instruction(s) may be invalid along with your CTS Card.
5. For the terms and conditions of EarnMORE UnionPay Card Cash Rebate Programs and other details of EarnMORE UnionPay Card, please refer to PrimeCredit website (<https://www.primecredit.com/credit-card/earnmore/>)
6. In order to protect your interests, please destroy your CTS Card by cutting it in halves when it is invalid.
7. In case of dispute, PrimeCredit Limited ("PrimeCredit") reserves the right of final decision. Should there be any discrepancy or inconsistency between the English and the Chinese versions of this notice, the English version shall prevail.