

重要通知:

由 2021 年 11 月 1 日起，WeWa 現金回贈計劃將有以下修訂。

於旅遊簽賬類別之合資格簽賬，新增「指定酒店(只限客房住宿)」之簽賬，每消費\$250 可獲基本\$1 現金回贈及額外\$9 現金回贈，合共\$10 現金回贈。有關修訂請參閱以下條款及細則中之第三條以紅色字體顯示之新修訂。

WeWa 現金回贈計劃條款及細則

1. 此計劃適用於有效之安信 WeWa 信用卡客戶。
2. 客戶憑指定有效之安信 WeWa 信用卡零售購物即可獲取 WeWa 現金回贈 (「現金回贈」)，現金回贈以每單零售購物交易金額計算，詳情如下：

指定商戶類別之合資格簽賬	可獲之 WeWa 現金回贈
於「旅遊」、「戲院」、「卡拉 OK」、「主題公園」商戶類別每消費港幣 250 元	基本港幣 1 元現金回贈 (「基本現金回贈」) 及額外港幣 9 元現金回贈 (「額外現金回贈」)，合共港幣 10 元現金回贈
其他商戶類別每消費港幣 250 元	基本港幣 1 元現金回贈

3. 於旅遊簽賬類別之合資格簽賬：
(原有條款) 以港幣誌賬於安信 WeWa 信用卡戶口並根據安信 / 相關卡機構國際組織不時界定之商戶編號為旅行社及指定航空公司之簽賬。
(修訂後之條款) 以港幣誌賬於安信 WeWa 信用卡戶口並根據安信 / 相關卡機構國際組織不時界定之商戶編號為旅行社、指定航空公司及指定酒店(只限客房住宿)之簽賬。
於戲院簽賬類別之合資格簽賬：以港幣誌賬於安信 WeWa 信用卡戶口並根據安信 / 相關卡機構國際組織不時界定之商戶編號為戲院之簽賬。
於卡拉 OK 簽賬類別之合資格簽賬：以港幣誌賬於安信 WeWa 信用卡戶口並根據安信 / 相關卡機構國際組織不時界定之商戶編號為卡拉 OK 之簽賬。
於主題公園簽賬類別之合資格簽賬：以港幣誌賬於安信 WeWa 信用卡戶口並根據安信 / 相關卡機構國際組織不時界定之商戶編號為主題公園之簽賬。合資格簽賬只限於主題公園正門售票處購買入場門票。
除上述商戶外，任何經團購或其他機構之消費均不列作旅遊、戲院、卡拉 OK 及主題公園類別。

4. 安信保留決定指定商戶類別的權利。如同一交易屬於多於一個本條款定義的類別，該則交易只會以一個由安信決定的類別計算所得現金回贈。
5. 現金回贈計劃之合資格零售購物簽賬金額只包括所有已誌賬之零售購物金額，並不包括（但不限於）現金透支金額、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）、賭場交易金額、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、優惠套現金額、現金分期、分期金額、未誌賬 / 取消 / 退回 / 偽造之交易金額及所有未經授權之交易金額，所有認可交易概以安信記錄為準。所有合資格零售簽賬概以安信/相關卡機構國際組織不時界定之商戶編號釐定，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有絕對酌情權及最終決定權。
6. 不足港幣 250 元之零售購物金額亦會按回贈比率計算，並折算至 2 個小數位。安信保留權利更改憑安信 WeWa 信用卡簽賬獲取現金回贈的比率，惟安信會事先通知客戶。
7. 現金回贈將以零售購物之誌賬日計算並根據每月月結單期結算。每月可獲贈之現金回贈將於下一期月結單存入有關信用卡戶口，並顯示於月結單上。每月可獲贈之基本現金回贈金額並無上限，亦不計算在額外現金回贈內。額外現金回贈上限為由開戶日翌日起計每年港幣 2,000 元。
8. 客戶獲取現金回贈後，如用作計算現金回贈之有關零售購物交易被取消或退回，安信有權從有關信用卡戶口扣除該交易可獲贈之現金回贈金額而毋須另行通知。
9. 客戶之安信信用卡戶口於存入任何現金回贈金額時，須仍然有效及信貸狀況良好。如因任何理由取消安信 WeWa 信用卡戶口，所有未存入之現金回贈及戶口原有之現金回贈餘額將被即時取消。
10. 安信保留隨時修改上述有關現金回贈計劃及其條款及細則及/或取消此現金回贈計劃之權利而毋須作出任何通知。如有任何爭議，安信擁有最終決定權。
11. 現金回贈計劃均不可轉贈、轉讓、退換或兌換現金。
12. 安信保留權利直接從客戶之安信信用卡戶口內扣除任何透過安信認為不適當及/或舞弊及/或欺詐而不適當地獲得之任何現金回贈的價值而不作事先通知，及/或採取法律行動以追討有關金額。

如閣下在新修訂生效日期後繼續使用或持有 WeWa 信用卡上述新修訂即將對閣下具約束力。

Important Notice

Effective from 1 Nov 2021, WeWa Cash Rebate Program amends below. Spending with WeWa card at merchants which categorized as “selected hotels (only applicable to hotel room accommodation)” can get \$1 and extra \$9, total \$10 cash rebate for each \$250 spending. Please refer to Clause 3 that highlighted in red below for the amendment.

WeWa Cash Rebate Program Terms & Conditions

1. WeWa Cash Rebate Program is applicable to the Cardholders of WeWa Credit Card.
2. WeWa Cash Rebate (“Cash Rebate”) amount will be calculated by every single Retail Purchase transaction. Details are as follows:

Eligible transactions within specific categories	WeWa Cash Rebate Awarded
Spend every HK\$250 within “Travel”, “Cinema”, “Karaoke” and “Theme Park” categories	Basic HK\$1 Cash Rebate (“Basic Cash Rebate”) and Extra HK\$9 Cash Rebate (“Extra Cash Rebate”) · HK\$10 Cash Rebate in total
Spend every HK\$250 within other categories	Basic HK\$1 Cash Rebate

3. Eligible transactions within Travel category:
(Original Clause) Transactions made at selected airlines and travel agencies which are categorized as travel merchants / organizations in accordance with the merchant codes assigned by the related card associations worldwide/ PrimeCredit from time to time and are posted to WeWa Credit Card account in Hong Kong Dollars.

(Amended Clause) Transactions made at merchants which are categorized as travel agencies, selected airlines and selected hotels (only applicable to hotel room accommodation) in accordance with the merchant codes assigned by the related card associations worldwide/ PrimeCredit from time to time and are posted to WeWa Credit Card account in Hong Kong Dollars.

Eligible transactions within Cinema category:

Transactions made at Cinemas which are categorized as Cinema merchants / organizations in accordance with the merchant codes assigned by the related card associations worldwide / PrimeCredit from time to time and are posted to WeWa Credit Card account in Hong Kong Dollars.

Eligible transactions within Karaoke category:

Transactions made at Karaoke merchants which are categorized as Karaoke merchants / organizations in accordance with the merchant codes assigned by the related card associations worldwide/ PrimeCredit from time to time and are posted to WeWa Credit Card account in Hong Kong Dollars.

Eligible transactions within Theme Park category:

Transactions made at Theme Parks which are categorized as Theme Park merchants / organizations in accordance with the merchant codes assigned by the related card associations worldwide/ PrimeCredit from time to time and are posted to WeWa Credit Card account in Hong Kong Dollars. Eligible transaction only includes the purchase of admission ticket at Theme Park Main Entrance Ticket Booths.

Apart from the above-mentioned merchants, any transaction made through group-buying merchants or other organizations do not fall into Travel, Cinema, Karaoke and Theme Park Category.

4. PrimeCredit reserves the right to determine the category of a particular merchant. If a transaction falls into more than one of the categories described in this clause, such transaction is only entitled to the Cash Rebate under one category at PrimeCredit's discretion.
5. Valid transaction for spending requirement amount includes all posted retail spending amount including both local and overseas transactions and / or Octopus auto-reloading amount and / or online purchase amount, exclude (without limitation) the cash advance transactions, credit card charges (including annual fees, interest/finance charges, late charges, overlimit handling charges, cash advance handling fees and other charges), 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, cash out amount, cash instalment, instalment amount, unposted / cancelled / returned / counterfeit transaction amount and other unauthorized transaction amount. All valid transactions must be coincided with the records held by PrimeCredit. All eligible Retail Purchase transactions shall be determined based on the merchant codes assigned by the related card associations worldwide varied from time to time without prior notice. Eligible Retail Purchase transactions shall be determined at the sole and absolute discretion of PrimeCredit.
6. If the Retail Purchase amount is less than HK\$250, the cash rebate will be calculated on a pro-rata basis and rounded to the nearest 1 cent. PrimeCredit reserves the right to alter the cash rebate rate of WeWa Credit Card and with prior notice.
7. The cash rebate is calculated on each statement date which is based on total eligible transaction amounts record in each statement. The eligible cash rebate amount for each month will be credit into related PrimeCredit Credit Card account on next statement date and it will be shown on statement. The amount of basic Cash Rebate is unlimited and is not counted as Extra Cash Rebate. The amount of Extra Cash Rebate is capped at HK\$2,000 per year from the account open date.
8. Once the cash rebate is issued and the value of any transaction(s) forming part or all of the cash rebate is either refunded or cancelled, PrimeCredit has the right to debit an amount equivalent to the value of the cash rebate from the respective Card Account without prior notice.
9. **The PrimeCredit Credit Card account must be in good financial standing on the date of crediting any cash rebate.** If the WeWa Credit Card Account is closed for whatever reason, all existing cash rebate and cash rebate not yet credited to the Card Account will immediately be forfeited.
10. PrimeCredit reserves the right to cancel Cash Rebate Offer(s) and / or modify and amend its relevant Terms and Conditions from time to time without prior notice. In the event of any dispute, the decision of PrimeCredit shall be final and conclusive.
11. Cash Rebate Offer are non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
12. PrimeCredit reserves the right to debit the amount equivalent to the value of the relevant cash rebate from the related accounts of the Cardholder without prior notice and/ or take legal action in case of finding invalid and/ or corruption and/ or committed fraud to gain any cash rebate.

The above amendment shall be binding on you if you continue to use or retain WeWa Credit Card after the Effective Date of the amendment.

安信 WeWa 信用卡「本地 Staycation 消費高達 10%現金回贈」優惠條款及細則：

1. 安信 WeWa 信用卡「本地 Staycation 高達 10%消費現金回贈」優惠(「此優惠」)只適用於持有有效安信 WeWa 信用卡(「WeWa 信用卡」)之持卡人(「客戶」)。
2. 此優惠之推廣期為 2021 年 11 月 1 日至 2022 年 2 月 15 日(包括首尾兩日)(「推廣期」)。
3. 客戶憑其持有之 WeWa 信用卡於旅行社及指定酒店(只限客房住宿)進行合資格零售簽賬(定義見第 6 條款)·除 WeWa 現金回贈計劃指定之相關商戶類別每消費港幣\$250 可獲港幣\$10 的基本現金回贈(相等於 4%現金回贈)(有關 WeWa 現金回贈計劃的條款及細則請瀏覽 WeWa Card 網頁 www.wewacard.com)外·其合資格零售簽賬於此優惠再可額外獲贈以下之現金回贈(「額外現金回贈」)

	額外現金回贈	合共現金回贈 (已包括基本現金回贈)
WeWa 銀聯卡	6%	10%
WeWa Visa 卡	3%	7%

4. 每張 WeWa 銀聯卡於推廣期內可獲額外現金回贈上限為港幣\$500·每張 WeWa Visa 卡於推廣期內可獲額外現金回贈上限為港幣\$250。每位客戶於推廣期內可獲額外現金回贈上限為港幣\$500。
5. 客戶須於推廣期內於 OmyCard 手機應用程式(「手機程式」)登記此優惠·每位客戶於推廣期內只須於手機程式登記一次。名額限量 30,000 個·並以先到先得形式登記及根據安信信貸有限公司(「安信」)及手機程式的紀錄為準·領完即止。
6. 合資格零售簽賬必須於推廣期內成功交易及於 2022 年 2 月 22 日或之前入賬。合資格零售簽賬指以安信 WeWa 信用卡戶口並根據安信 / 相關卡機構不時界定之商戶編號為旅行社及指定酒店(只限客房住宿)之簽賬·而指定酒店與 WeWa 現金回贈計劃指定之相關商戶名單相同。合資格零售簽賬並不包括(但不限於)、分拆交易、賭場交易、自動轉賬交易、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、購買現金券/代用券/禮券、購買及/或充值儲值卡的交易、各類別之消費按金、未入賬/取消/退回/偽造之交易及所有未經授權之交易。所有合資格零售簽賬概以安信/相關卡機構界定之商戶類別為旅行社及指定酒店之商戶編號釐定·並且不時作出修訂·而不作另行通知。如任何合資格零售簽賬之入賬金額與成功授權之交易金額不相符·將以入賬金額為準。如任何合資格零售簽賬以外幣作簽賬·則以其已折算港幣之入賬金額計算該合資格零售簽賬。所有合資格零售簽賬概以安信紀錄為準。安信對合資格零售簽賬有絕對酌情權及最終決定權。
7. 額外現金回贈將於 2022 年 5 月 31 日前直接存入客戶相關之 WeWa 信用卡戶口內·惟額外現金回贈於存入時其相關之 WeWa 信用卡戶口須仍然生效及信貸狀況良好。額外現金回贈獎賞不可轉贈、轉讓、退換或兌換現金。如客戶持有多於一張 WeWa 信用卡·額外現金回贈將先以銀聯卡之合資格零售簽賬計算·所有額外現金回贈將存入客戶簽賬較高的 WeWa 信用卡戶口內。
8. 客戶必須保留所有相關之簽賬存根正本或正式交易紀錄。如有任何爭議·安信保留隨時要求客戶提供相關簽賬存根正本及/或其他文件/證據的權利·以便安信作進一步核實。
9. 客戶獲贈額外現金回贈後·如用作計算額外現金回贈之有關合資格零售簽賬被取消或退回·安信將直接從有關之 WeWa 信用卡戶口隨時扣除該額外現金回贈的金額而毋須另行通知。
10. 任何交易的時間及/或有效性及/或客戶獲得此優惠的額外現金回贈的資格·將由安信按其記錄全權酌情決定。如客戶的交易記錄與安信的記錄不符·安信的記錄將為決定性並對客戶具有約束力。

11. 如安信有理由相信任何客戶使用或教唆他人使用不正當或欺詐方法或舞弊行為干擾此優惠的運作，造成此優惠任何部份受到干擾、技術難題或故障，或任何危害、破壞或影響此優惠的舉辦、誠信、公平或順利進行或偵察到任何不正常的數據傳送，安信有絕對酌情權及最終決定權終止及取消該客戶參加此優惠及獲額外現金回贈的資格而毋須另行通知及/或有權直接從有關 WeWa 信用卡戶口扣除相等於已獲得額外現金回贈之價值的金額而毋須另行通知及/或提供任何原因及/或採取法律行動以追討有關金額，並保留向該客戶追究的權利。
12. 在登記此優惠過程中所發生的包括但不限於任何通訊系統故障、中斷、截取、暫停、延遲、損失、無法使用、不正確的數據傳輸或其他故障而使登記未能進行，客戶均不可就前述的任何情況向安信就此優惠作出任何索償或提出任何訴訟。
13. 安信保留隨時修改或取消此優惠及/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。
14. 如本條款及細則之中、英文版本有任何如有歧義，概以中文版本為準。

Terms and Conditions of PrimeCredit WeWa Credit Card “Up to 10% cash rebate on local staycation spending” Offer

1. PrimeCredit WeWa Credit Card “Up to 10% cash rebate on local staycation spending” Offer (“Promotion”) is applicable to cardholders with valid PrimeCredit WeWa Credit Card (“WeWa Credit Card”) (“Cardholder”).
2. Promotion period of the Promotion is from 1st Nov 2021 to 15th February 2022 (both dates inclusive) (“Promotion Period”).
3. Cardholder made eligible retail spending at travel agencies and selected hotels (only applicable to hotel room accommodation) with WeWa Credit Card (“Eligible Retail Spending”) (definition at clause 6) can get HK\$10 generic cash rebate for each HK\$250 spending (equal to 4% cash rebate) at relevant designated merchant category under WeWa Cash Rebate Program (Please refer to WeWa website www.wewacard.com for terms and conditions of WeWa Cash Rebate Program), and can also get below extra cash rebate for Eligible Retail Spending (“Extra Cash Rebate”) under the Promotion

	Extra Cash Rebate	Total Cash Rebate (includes generic cash rebate)
WeWa UnionPay Card	6%	10%
WeWa Visa Card	3%	7%

4. Each WeWa UnionPay Card will be entitled to Extra Cash Rebate of up to HK\$500, each WeWa Visa Card will be entitled to Extra Cash Rebate of up to HK\$250. The maximum Extra Cash Rebate of each Cardholder is HK\$500.
5. Cardholder is required to register the Promotion via OmyCard Mobile Application (“Mobile App”). Cardholder only need to register once at Mobile App within the Promotion Period. The Promotion is limited to the first 30,000 cardholders, registration is on the first-come-first-served basis while quota lasts and is subject to the record of PrimeCredit Limited (“PrimeCredit”) and Mobile App.
6. Eligible Retail Spending must be made during the Promotion Period and be posted on or before 22nd February 2022. Eligible Retail Spending are transactions made at merchants which are categorized as travel agencies and selected hotels (only applicable to hotel room accommodation) based on the merchant category codes assigned by PrimeCredit/related Card Association. The selected hotels are the same as the list of relevant

merchants designated by the WeWa Cash Rebate Program. Eligible Retail Spending excludes (without limitation) split transactions, casino transactions, autopay 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 amount of e-Wallets, Purchase cash coupons/vouchers/gift certificates, purchase and/or reload of stored value cards, any retail deposits, unposted/cancelled/returned/counterfeit transactions and all unauthorized transactions. All Eligible Retail Spending shall be determined based on the merchant category codes assigned by PrimeCredit/ related Card Association and may be varied from time to time without prior notice. If any discrepancy between posting amount and authorization amount of the Eligible Retail Spending, the posting amount prevails. If the Eligible Retail Spending is in foreign currency, its posting amount after converted to Hong Kong Dollar will be used to calculate as the Eligible Retail Spending. All Eligible Retail Spending shall be coincided with the records held by PrimeCredit. PrimeCredit has sole and absolute discretion to determine the Eligible Retail Spending.

7. Extra Cash Rebate will be deposited to the Cardholder's relevant WeWa Credit Card account on or before 31st May 2022. However, the relevant WeWa Credit Card account must still be valid and in good financial standing at the time of depositing Extra Cash Rebate. Extra Cash rebate is non-transferable, non-exchangeable, non-refundable. If the Cardholder holds more than one WeWa Credit Card, Extra Cash Rebate will first be calculated based on Eligible Retail Spending amount with WeWa UPI card and Extra Cash Rebate will be deposited to the Cardholder's respective WeWa Credit Card account with more Eligible Retail Spending amount.
8. Cardholder is required to keep the transaction receipts and the original copy of credit card slips of the related transactions. In case of any disputes, PrimeCredit reserves the right to require Cardholder to present the relevant transaction receipts and the original copy of credit card slips for further verification by PrimeCredit.
9. **If the relevant Eligible Retail Spending is cancelled or returned after Extra Cash Rebate is obtained by Cardholder, PrimeCredit will directly deduct the equivalent value of the relevant Extra Cash Rebate obtained from the relevant WeWa Credit Card account without prior notice.**
10. Time and/or validity of any transaction and/or eligibility of Cardholder to entitle the Extra Cash Rebate of this Promotion shall be determined by PrimeCredit at its sole discretion based on PrimeCredit's record. If there is any discrepancy between the transaction record held by Cardholder and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on the Cardholder.
11. If PrimeCredit reasonably believes that any Cardholder has been using or abetting others to use inappropriate methods or committing fraud to interrupt operation and interfere any part of the Promotion, or causing technical problems, disorders, jeopardizing , damaging or affecting running of the Promotion, its accuracy, fairness or smooth operation or PrimeCredit detects any invalid or incomplete data entry at the back-end or front-end, PrimeCredit has its sole and absolute discretion to determine and disqualify the Cardholder from participating in the Promotion and receiving the Extra Cash Rebate without prior notice and/or directly deduct the equivalent value of the Extra Cash Rebate obtained from the relevant WeWa Credit Card account without prior notice and/or without giving any reason and/or claim for any damages and loss arising from or in connection with any of the above suffered by PrimeCredit from such Cardholder and reserve the right to take legal action against the Cardholder.
12. Cardholder cannot make any claim or propose any action against PrimeCredit related to

the Promotion under circumstances including but not limited to any failure, interruption, interception, suspension, delay, losses, unavailable, incorrect data transfer or other malfunction of the communication system that resulted failure of registration of the Promotion.

13. PrimeCredit reserves the right to amend or cancel the Promotion 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.
14. If there is any inconsistency or conflict between Chinese and English versions of this Terms and Conditions, the Chinese version shall prevail.