



### 安信 EarnMORE 信用卡及 WeWa 信用卡修訂通知

安信會定時檢討信用卡服務收費，亦因應近來市場收費及狀況的改變，2025 年 1 月 1 日（「生效日期」）起，安信 EarnMORE 信用卡及 WeWa 信用卡之服務收費及 EarnMORE 信用卡現金回贈計劃條款及細則會作出如下修訂：

#### （一）信用卡服務收費

收費項目	修訂後
外幣簽賬費用	<b>Visa卡：</b> 就所有以外幣(即除港幣之外的任何貨幣)交易的賬項，將Visa從國際市場兌換率中選擇的或有關政府強制適用的兌換率，折算為相應數額的港幣，加 <b>1.95%</b> 以計算客戶應付金額。 <b>銀聯卡：</b> 就所有以外幣(即除港幣之外的任何貨幣)交易的賬項，將銀聯從國際市場兌換率中選擇的或有關政府強制適用的兌換率，折算為相應數額的港幣，加 <b>1%</b> 以計算客戶應付金額。
申領月結單副本費	每張 <b>港幣50元</b>
賬戶結餘提款費	每次 <b>港幣75元</b>

#### （二）EarnMORE 信用卡現金回贈計劃條款及細則

條款及細則	修訂後
EarnMORE Visa卡現金回贈計劃條款及細則	2. 客戶憑指定有效之安信信用卡零售購物即可獲取EarnMORE Visa卡現金回贈（「現金回贈」），現金回贈以每單合資格零售購物交易金額計算。EarnMORE Visa普通卡客戶每消費HK\$150回贈HK\$1，八達通自動增值每自動增值HK\$250回贈HK\$1；EarnMORE Visa白金卡客戶每消費HK\$100回贈HK\$1，八達通自動增值每自動增值HK\$250回贈HK\$1。不足HK\$250/ HK\$150/ HK\$100之合資格零售購物交易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信用卡簽賬獲取現金回贈的比率，惟安信會事先通知客戶。
EarnMORE銀聯卡現金回贈計劃條款及細則	2. 客戶憑指定有效之安信信用卡零售購物即可獲取EarnMORE銀聯卡現金回贈（「現金回贈」），現金回贈以每單合資格零售購物交易金額計算。安信信用卡客戶每消費HK\$100回贈HK\$1，八達通自動增值每自動增值HK\$250回贈HK\$1。不足HK\$250/ HK\$100之合資格零售購物交易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信用卡簽賬獲取現金回贈的比率，惟安信會事先通知客戶。

如閣下在新修訂生效日期後繼續使用或持有安信 EarnMORE 信用卡及/或 WeWa 信用卡，上述新修訂即將對閣下具約束力。如閣下拒絕接受以上的修訂條款，閣下可以在生效日期前以書面通知終止有關信用卡。

如有任何查詢，請致電安信 24 小時客戶服務熱線 2269 8840。

如中、英文版本有任何歧異，概以英文版本為準。



**Notice of Change on PrimeCredit EarnMORE Credit Card and WeWa Credit Card**

PrimeCredit shall review the fees and charges of PrimeCredit Credit Card periodically. In response to the recent changes in fees and conditions in the market, amendment regarding Fees and Charges for PrimeCredit EarnMORE Credit Card and WeWa Credit Card and amendment regarding Cash Rebate Program Terms & Conditions for PrimeCredit EarnMORE Credit Card will take effect from 1 January 2025 (the “Effective Date”) as follows:

**(1) Credit Card Fees and Charges**

<b>Fee Items</b>	<b>Revised</b>
Foreign Currency Transactions Fee	<p><b>Visa Card:</b> All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by Visa from within a range of wholesale market rate or the government-mandated rate plus <b>1.95%</b>.</p> <p><b>UnionPay Card:</b> All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by UnionPay from within a range of wholesale market rate or the government-mandated rate plus <b>1%</b>.</p>
Statement Retrieval Fee	<b>HK\$50</b> per copy
Credit Balance Withdrawal Fee	<b>HK\$75</b> per transaction

**(2) EarnMORE Credit Card Cash Rebate Program Terms & Conditions**

<b>Terms &amp; Conditions</b>	<b>Revised</b>
EarnMORE Visa Card Cash Rebate Program Terms & Conditions	2. EarnMORE Visa Card cash rebate (“Cash Rebate”) amount will be calculated by every single Eligible Retail Purchase Transaction made by PrimeCredit Credit Card. EarnMORE Visa Classic Card Cardholders will be awarded HK\$1 Cash Rebate for every Eligible Retail Purchase Transactions amount of HK\$150, HK\$1 Cash Rebate for every Octopus Automatic Add Value auto-reload transactions amount of HK\$250; EarnMORE Visa Platinum Card Cardholders will be awarded HK\$1 Cash Rebate for every Eligible Retail Purchase Transactions amount of HK\$100, HK\$1 Cash Rebate for every Octopus Automatic Add Value auto-reload transactions amount of HK\$250. If the Eligible Retail Purchase Transactions amount is less than HK250/ HK\$150/ HK\$100, 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 with prior notice.
EarnMORE UnionPay Card Cash Rebate Program Terms & Conditions	2. EarnMORE UnionPay Card cash rebate (“Cash Rebate”) amount will be calculated by every single Eligible Retail Purchase Transaction made by PrimeCredit Credit Card. Cardholders will be awarded HK\$1 Cash Rebate for every Eligible Retail Purchase Transactions amount of HK\$100, HK\$1 Cash Rebate for every Octopus Automatic Add Value auto-reload transactions amount of HK\$250. If the Eligible Retail Purchase Transactions amount is less than HK250/ HK\$100, 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 with prior notice.

The above amendment shall be binding on you if you continue to use or retain PrimeCredit EarnMORE Credit Card(s) and/or WeWa Credit Card(s) after the Effective Date of the amendment. If you decline to accept the above amendments, you may terminate your credit card(s) by giving written notice before the Effective Date.

Should you have any queries, please contact us via PrimeCredit 24-Hour Customer Service Hotline 2269 8840.

If there is any inconsistency between the English and Chinese versions, the English version shall prevail.