



EarnMORE 銀聯卡加碼現金回贈計劃條款及細則

1. EarnMORE 銀聯卡加碼現金回贈計劃(「優惠」)適用於有效之安信 EarnMORE 銀聯鑽石卡(「安信信用卡」)之客戶。
2. 優惠推廣期為 2025 年 1 月 1 日至 2025 年 12 月 31 日(包括首尾兩日)(「優惠期」)。客戶憑安信信用卡於優惠期內零售購物即可獲取 2%現金回贈(「2%現金回贈」)。2%現金回贈以每單合資格零售購物交易金額計算。優惠之合資格零售購物交易金額只包括所有已入賬之零售購物交易金額，合資格零售購物交易並不包括(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)、八達通自動增值交易、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/**透過電子錢包繳費**、優惠套現金額、現金分期、分期金額、未入賬/取消/退回/偽造之交易金額及所有未經授權之交易金額，所有合資格零售購物交易概以安信記錄為準(「合資格零售購物交易」)。所有合資格零售購物交易概以安信/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。安信對合資格零售購物交易有絕對酌情權及最終決定權。客戶憑安信信用卡於優惠期內零售購物可獲 2%現金回贈(已包括基本 EarnMORE 銀聯卡現金回贈)，即客戶每消費 HK\$100 回贈 HK\$2 (已包括 HK\$1 基本 EarnMORE 銀聯卡現金回贈，以及 HK\$1 加碼現金回贈)。不足 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。惟所有合資格零售購物交易以每單一交易顯示於月結單上之交易日期及金額計算現金回贈及有關之交易須於 2025 年 12 月 31 日或以前已入賬，方可獲贈優惠。
3. 2%現金回贈將以合資格零售購物交易之入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安信信用卡戶口，並顯示於月結單上。優惠期內 1%加碼現金回贈上限為 HK\$1,500。
4. 客戶獲取 2%現金回贈後，如用作計算 2%現金回贈之有關合資格零售購物交易被取消或退回，安信有權從有關安信信用卡戶口扣除該交易可獲贈之 2%現金回贈而毋須另行通知。
5. 客戶之安信信用卡戶口於存入任何現金回贈時，須仍然有效及信貸狀況良好。如因任何理由取消安信信用卡戶口，所有未存入之現金回贈及該戶口原有之現金回贈餘額將被即時取消而毋須另行通知。
6. 2%現金回贈不可轉贈、轉讓、退換或兌換現金。
7. 安信保留權利直接從客戶之安信信用卡戶口內扣除任何安信認為透過不適當及/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。
8. 安信保留隨時修改上述優惠及其條款及細則及/或取消此優惠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。



EarnMORE UnionPay Card Additional Cash Rebate Program Terms & Conditions

1. EarnMORE UnionPay Card Additional Cash Rebate Program (“Promotion”) is applicable to the Cardholders of EarnMORE UnionPay Diamond Card (“PrimeCredit Credit Card”).
2. Promotion starts from 1 January 2025 to 31 December 2025 (both dates are inclusive) (“Promotion Period”). Cardholders will be awarded 2% Cash Rebate for Eligible Retail Purchase Transaction made by PrimeCredit Credit Card during the Promotion Period (“2% Cash Rebate”), 2% Cash Rebate amount will be calculated by every single Eligible Retail Purchase Transaction. Eligible Retail Purchase Transactions amount of the Promotion includes all posted retail purchase transactions amount, excludes (without limitation) cash advance transaction amount, Credit Card charges (including annual fees, interest/finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), Octopus Automatic Add-Value, casino transactions amount, 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/**made a bill payment via e-wallet**, cash out amount, cash instalment, instalment amount, unposted/cancelled/returned/counterfeit transactions amount and all unauthorized transactions amount, all Eligible Retail Purchase Transactions must be coincided with the records held by PrimeCredit (“Eligible Retail Purchase Transactions”). All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by PrimeCredit/relevant card associations worldwide and may be varied from time to time without prior notice. Eligible Retail Purchase Transactions shall be determined at the sole and absolute discretion of PrimeCredit. Cardholders will be awarded 2% Cash Rebate (included basic EarnMORE UnionPay Card Cash Rebate) for Eligible Retail Purchase Transactions made by PrimeCredit Credit Card during the Promotion Period, Cardholders will be awarded HK\$2 Cash Rebate for every Eligible Retail Purchase Transactions amount of HK\$100 (included HK\$1 basic EarnMORE UnionPay Card Cash Rebate and the additional HK\$1 Cash Rebate). If the Eligible Retail Purchase Transactions amount is less than HK\$100, the Cash Rebate will be calculated on a pro-rata basis and rounded to the nearest 1 cent. Every single Eligible Retail Purchase Transactions will be based on transaction date and amount shown on monthly statement to calculate Cash Rebate and the Eligible Retail Purchase Transactions must be posted on or before 31 December 2025 to enjoy the Promotion.
3. The 2% Cash rebate is calculated on each statement date which is based on total Eligible Retail Purchase Transactions amounts record in each statement. The eligible Cash Rebate amount for each month will be credited into related PrimeCredit Credit Card account on next statement date and it will be shown on statement. The upper limit on the additional 1% Cash Rebate is HK\$1,500 throughout the Promotion Period.
4. Once the 2% Cash Rebate is issued and the value of any Eligible Retail Purchase Transactions forming part or all of the 2% Cash Rebate is either refunded or cancelled, PrimeCredit has the right to debit an amount equivalent to the value of the 2% Cash Rebate from the respective card account without prior notice.
5. **The PrimeCredit Credit Card account must be valid and in good financial standing on the date of crediting any Cash Rebate.** If the PrimeCredit Credit Card account is closed for whatever reason, all existing Cash Rebate and Cash Rebate not yet credited to the relevant card account will immediately be forfeited without prior notice.
6. 2% Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.



7. PrimeCredit reserves the right to debit an amount equivalent to the value of any Cash Rebate awarded directly from the relevant PrimeCredit Credit Card account in the case of finding invalid and/or corruption and/or fraud without prior notice and/or take legal action in such instances to recover any relevant amount.
8. PrimeCredit reserves the right to cancel and/or modify the above Promotion and its relevant Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.