

Terms and Conditions of “Perpetual Credit Card Annual Fee Waiver Promotion for Full-time University/Tertiary Students”

1. The promotion period of “Perpetual Credit Card Annual Fee Waiver Promotion for Full-time University/Tertiary students” (the “**Promotion**”) is from February 1 2026 to March 31, 2026 (both dates inclusive) (the “**Promotion Period**”).
2. Eligible Customers (as defined in clause 3 below) who successfully submitted an application (“**Application**”) for EarnMORE UnionPay Diamond Card or WeWa Visa Card or WeWa UnionPay Diamond Card issued by PrimeCredit Limited (“**PrimeCredit**”) (“**Designated Credit Card**”) via this webpage or OmyCard mobile application within the Promotion Period, and whose Application is approved by PrimeCredit will be entitled to perpetual annual fee waiver (“**Annual Fee Wavier**”) for that Designated Credit Card.
3. Customers must satisfy all of the requirements as set out in clause 3.a.-d. below at the time of Application submission, in order to be an Eligible Customer of the Promotion (“**Eligible Customers**”):
 - a. must not have held any credit cards issued by PCL at the time of Application and in the 12 months prior to the date of Application;
 - b. A Hong Kong permanent resident aged 18 or above;
 - c. is attending a full-time program offered by the following accredited education institutions in Hong Kong: -
 - i. **Degree-awarding higher education institutions**

Saint Francis University / Centennial College / Hong Kong Chu Hai College / City University of Hong Kong / Gratia Christian College / HKCT Institute of Higher Education / Hong Kong Academy for Performing Arts / Hong Kong Baptist University / Hong Kong Metropolitan University / Hong Kong Nang Yan College of Higher Education / Hong Kong Shue Yan University / Lingnan University / Technological and Higher Education Institute of Hong Kong / The Chinese University of Hong Kong / The Education University of Hong Kong / The Hang Seng University of Hong Kong / The Hong Kong Polytechnic University / The Hong Kong University of Science and Technology / The University of Hong Kong / Tung Wah College / UOW College Hong Kong / Yew Chung College of Early Childhood Education

ii. Institutions providing locally-accredited full-time sub-degree courses

Caritas Bianchi College of Careers /Caritas Institute of Community Education /Saint Francis University /Centennial College /Hong Kong Chu Hai College /School of Continuing and Professional Education, City University of Hong Kong /Gratia Christian College /HKCT Institute of Higher Education /HKU SPACE Po Leung Kuk Stanley Ho Community College /Hong Kong Art School (a division of Hong Kong Arts Centre) /Academy of Film, Hong Kong Baptist University /College of International Education, Hong Kong Baptist University /School of Continuing Education, Hong Kong Baptist University /Hong Kong College of Technology /Hong Kong Institute of Technology /Li Ka Shing School of Professional and Continuing Education, Hong Kong Metropolitan University /Hong Kong Nang Yan College of Higher Education /Hong Kong Shue Yan University /Lingnan Institute of Further Education, Lingnan University /School of Continuing and Professional Studies, the Chinese University of Hong Kong /The Education University of Hong Kong /The Hang Seng University of Hong Kong /Hong Kong Community College, the Hong Kong Polytechnic University /School of Professional Education and Executive Development, the Hong Kong Polytechnic University /The Hong Kong University of Science and Technology /HKU School of Professional and Continuing Education /HKU SPACE Community College /Tung Wah College /UOW College Hong Kong /Technological and Higher Education Institute of Hong Kong, Vocational Training Centre /Technological and Higher Education Institute of Hong Kong, Vocational Training Centre /Hong Kong Institute of Vocational Education, Vocational Training Centre /Hong Kong Design Institute, Vocational Training Centre /Vocational Training Conuncil - Institute of Professional Education And Knowledge (PEAK) /Vocational Training Conuncil -International Culinary Institute /Vocational Training Conuncil - Chinese Culinary Institute (CCI) /Vocational Training Conuncil - Pro-Act (PA) /Vocational Training Conuncil - Hotel and Tourism Institute (HTI) /Vocational Training Conuncil - Maritime Services Training Institute (MSTI) /Vocational Training Conuncil - Youth College /Vocational Training Conuncil - Integrated Vocational Development Centre (IVDC) /Vocational Training Conuncil -Shine Skills Centre /Hong Kong Institute of Information Technology, Vocational Training Centre /Yew Chung College of Early Childhood Education

iii. Gazetted Registered Nurse Training Schools / Gazetted Enrolled Nurse Training Schools

Gazetted Registered Nurse Training Schools

Queen Mary Hospital / Queen Elizabeth Hospital / Princess Margaret Hospital / Prince of Wales Hospital / Caritas Medical Centre / Kwong Wah Hospital / United Christian Hospital / Hong Kong Sanatorium and Hospital / Tuen Mun Hospital / Yan Chai Hospital / School of Nursing, the University of Hong Kong (formerly known as Department of Nursing Studies, the University of Hong Kong) / The Nethersole School of Nursing, the Chinese University of Hong Kong / School of Nursing, the Hong Kong Polytechnic University / Hong Kong Metropolitan University / The College of Life Sciences and Technology, HKU School of Professional and Continuing Education, the University of Hong Kong / Tung Wah College / Saint Francis University / St. Teresa's Hospital / Kwai Chung Hospital / Hong Kong Baptist University / Castle Peak Hospital / Union Hospital

Gazetted Enrolled Nurse Training Schools

Kowloon Hospital / Caritas Medical Centre / Our Lady of Maryknoll Hospital / Tung Wah Eastern Hospital / Haven of Hope Hospital / The Grantham Hospital / Hong Kong Baptist Hospital / St. Teresa's Hospital / Hongkong Adventist School of Nursing at the Hongkong Adventist Hospital and Tsuen Wan Adventist Hospital / Hong Kong Sanatorium and Hospital / Pamela Youde Nethersole Eastern Hospital / Prince of Wales Hospital / United Christian Hospital / Shatin International Medical Centre Union Hospital / Tung Wah College / Hong Kong Metropolitan University/ HKU SPACE Community College, the University of Hong Kong / Castle Peak Hospital / Saint Francis University; and

- d. Successfully submitted a copy of a valid student identity card and/or additional documents (if applicable) for identity verification and such full-time university / tertiary student identity is verified by PrimeCredit.
- 4. The Designated Credit Card account must continue to be valid and in good standing in order to be eligible for Annual Fee Wavier under the Promotion. If the Designated Credit Card account is cancelled or terminated for any reason, the eligibility for the Annual Fee Wavier shall not be regained despite re-submission of Designated Credit Card application or resume of Designated Credit Card account.
- 5. Approval of the Designated Credit Card shall be at PrimeCredit's absolute discretion. PrimeCredit reserves the right to approve or decline the Application without giving notice. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which customer may suffer or incurred due to situations such as the Application being rejected, Designated Credit Card account being terminated or cancelled, etc.
- 6. PrimeCredit reserves the right to amend any of the relevant terms and conditions of this Promotion and/or terminate the Promotion at any time without prior notice. In case of any dispute, the decision of PrimeCredit shall be final and conclusive.
- 7. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.