

「WeWa信用卡簽賬豁免外幣簽賬費用」條款及細則：

1. 「WeWa信用卡簽賬豁免外幣簽賬費用」(「此優惠」)只適用於持有由安信信貸有限公司(「安信」)發行認可之有效WeWa信用卡(「WeWa信用卡」)之持卡人(「客戶」)。
2. 此優惠之推廣期為2026年5月1日至2026年6月30日(包括首尾兩日)(「推廣期」)。
3. 客戶於推廣期內憑任何一張有效的WeWa信用卡進行合資格零售簽賬及/或合資格現金透支(定義見第4條款),其產生之相關外幣簽賬費用將可獲得等值的現金回贈(「現金回贈」)。進行合資格簽賬及/或合資格現金透支,有關之外幣簽賬費用將如常於入賬時收取。外幣簽賬費用分別為簽賬額的1.95%(WeWa Visa 信用卡)或簽賬額的1%(WeWa銀聯信用卡),參考例子如下:

WeWa信用卡	入賬金額 (a)	簽賬額 (即收取外幣簽賬費用前之金額) (b)	外幣簽賬費用 (即等同可於此優惠獲取之現金回贈) (a) – (b)
WeWa Visa 信用卡	HK\$101.95	HK\$100	HK\$1.95
WeWa銀聯信用卡	HK\$101	HK\$100	HK\$1

4. 合資格零售簽賬及/或合資格現金透支必須為推廣期內以外幣所進行的交易並於推廣期完結後7天內入賬。合資格零售簽賬只包括海外零售簽賬。合資格零售簽賬並不包括(但不限於)網上購物、購買及/或充值儲值卡的交易、自動轉賬交易、信用卡套現、未能即時執行的代授權交易、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)、分拆交易、基金投資、賭場交易、購買現金券、各類別之消費按金、分期計劃、繳費、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)、透過流動支付平台(包括增值電子錢包,而透過OmyCard 手機程式、雲閃付APP或Apple Pay所作的簽賬交易除外)所作的交易、任何涉及正在進行索償之簽賬、未入賬/取消/退回/偽造之交易及所有未經授權之交易。合資格現金透支只包括透過海外櫃員機成功申請及入賬的現金透支交易(「合資格現金透支」)。
5. 所有合資格零售簽賬概以安信/Visa/銀聯國際組織界定之商戶編號釐定,並且商戶編號可能不時作出修訂,而不作另行通知。安信對合資格零售簽賬的釐定定義有絕對酌情權及最終決定權。客戶進行所有簽賬前,安信恕不負責釐清該項簽賬合資格與否。
6. 所有合資格零售簽賬及/或合資格現金透支於此優惠所獲得的現金回贈均以已入賬之港幣金額計算,並將折算至2個小數位。如任何合資格零售簽賬及/或合資格現金透支之入賬金額與成功授權之交易金額不相符,將以入賬金額內已包含之外幣簽賬費用為準。
7. 現金回贈將於推廣期結束後3個月內存入相關之WeWa信用卡戶口內,惟現金回贈於存入時,其相關之WeWa信用卡戶口須仍然生效及信貸狀況良好。如因任何理由取消WeWa信用卡賬戶,所有未存入之現金回贈將被即時取消而毋須另行通知。
8. 現金回贈不可轉贈、轉讓、退換或兌換現金。
9. 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。
10. 客戶獲贈現金回贈後,如用作計算現金回贈之有關合資格零售簽賬被取消或退回,安信有權直接從客戶有關之WeWa信用卡戶口隨時扣除該取消或退回簽賬所獲享現金回贈的金額而毋須另行通知。
11. 安信保留權利直接從客戶之相關WeWa信用卡賬戶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相關額外回贈金額。
12. 此優惠之任何交易的時間及/或有效性及/或客戶於此優惠獲得的現金回贈的資格,將由安信按其記錄全權酌情決定。如客戶對此優惠的相關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。
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歧義,概以英文版本為準。

Terms and Conditions of “WeWa Credit Card Foreign Currency Transaction Fee Waiver”

1. “WeWa Credit Card Foreign Currency Transaction Fee Waiver” (“this Promotion”) is applicable only to cardholders (“Cardholders”) of valid and recognized WeWa Credit Card (“WeWa Credit Card”) issued by PrimeCredit Limited (“PrimeCredit”).
2. The Promotion Period for this Promotion is from 1 May 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
3. Cardholders who make Eligible Retail Spending and/or Eligible Cash Advance (as defined in Clause 4) with any valid WeWa Credit Card during the Promotion Period will be entitled to a cash rebate equivalent to the value of the relevant foreign currency transaction fee (“Cash Rebate”). The relevant foreign currency transaction fee will be charged as usual upon transaction posting when making Eligible Retail Spending and/or Eligible Cash Advance. The foreign currency transaction fee is 1.95% of the transaction amount (for WeWa Visa Credit Cards) or 1% of the transaction amount (for WeWa UnionPay Credit Cards) respectively, example for reference as follows:

WeWa Credit Card	Posted Amount (a)	Transaction Amount (i.e. amount before charging Foreign Currency Transaction Fee) (b)	Foreign Currency Transaction Fee (i.e. amount equivalent to the entitled cash rebate of this Promotion) (a) – (b)
WeWa Visa Credit Card	HK\$101.95	HK\$100	HK\$1.95
WeWa UnionPay Credit Card	HK\$101	HK\$100	HK\$1

4. Eligible Retail Spending and/or Eligible Cash Advance must be transactions made in foreign currency during the Promotion Period and must be posted within 7 days after the end of the Promotion Period. Eligible Retail Spending only includes overseas retail spending. Eligible Retail Spending excludes (but is not limited to) online shopping, purchase and/or reload of stored value cards, autopay transactions, Credit-to-Cash, offline transactions, credit card charges (including annual fees, interest/finance charges, late charges, over-the-limit handling fees, cash advance handling fees and other charges), splitted transactions, fund transactions, casino transactions, purchasing cash vouchers, deposits, instalment plans, bill payments, any money/electronic money transfer (including but not limited to person-to-person (P2P) payment services or mobile device/app/electronic funds transfer platforms), transactions made through mobile payment platforms (including top-up e-wallets, but exclude transactions made through OmyCard App, UnionPay App or Apple Pay), any transactions under chargeback/dispute, unposted/cancelled/returned/counterfeit transactions and all unauthorized transactions. Eligible Cash Advance includes cash advance transactions successfully applied for and posted via overseas ATMs (“Eligible Cash Advance”).
5. All Eligible Retail Spending shall be determined based on the merchant codes assigned by PrimeCredit/Visa/UnionPay International, and such codes may be varied from time to time without prior notice. PrimeCredit has its sole and absolute discretion in determining the definition of Eligible Retail Spending. PrimeCredit is not responsible for clarifying whether a transaction is eligible before it is made

by the Cardholder.

6. All Cash Rebate related to the Eligible Retail Spending and/or Eligible Cash Advance entitled under this Promotion is calculated based on the posted amount in Hong Kong Dollars and is rounded to 2 decimal places. In case of any discrepancy between the posted amount and the authorized amount of any Eligible Retail Transaction and/or Eligible Cash Advance, the foreign currency transaction fee included in the posted amount shall prevail.
7. The Cash Rebate will be credited to the relevant WeWa Credit Card account within 3 months after the end of the Promotion Period. Upon crediting the Cash Rebate, the relevant WeWa Credit Card account must be valid and in good financial standing. If the WeWa Credit Card account is cancelled for any reason, any uncredited Cash Rebate will be forfeited without prior notice.
8. Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
9. Cardholder is required to keep all relevant original sales slips or official transaction records. In case of any disputes, PrimeCredit reserves the right to request the Cardholder to present relevant original sales slips and/or other supporting documents or proofs for further verification.
10. If any Eligible Retail Transaction used to calculate the Cash Rebate is cancelled or refunded after the Cash Rebate has been awarded, PrimeCredit reserves the right to debit an amount equivalent to the value of the Cash Rebate awarded for that transaction directly from the Cardholder's relevant WeWa Credit Card account without prior notice.
11. PrimeCredit reserves the right to debit from the Cardholder's relevant WeWa Credit Card account the value of any Cash Rebate that PrimeCredit believes was obtained improperly, and/or through fraudulent and/or dishonest means, without prior notice, and/or to take legal action to recover such amounts.
12. The time and/or validity of any transaction, and/or the Cardholder's eligibility for the Cash Rebate under this Promotion, shall be determined by PrimeCredit at its sole discretion based on its records. If there is any discrepancy between the Cardholder's records and PrimeCredit's records, PrimeCredit's records shall be final and binding on the Cardholder.
13. PrimeCredit reserves the right to amend or cancel this Promotion and/or amend the relevant terms and conditions at any time without prior notice. In the event of any disputes, PrimeCredit reserves the right of final decision.
14. Should there be any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.