

## **Terms and Conditions of WeWa Credit Card Welcome Offer**

1. The Welcome Offer (“Welcome Offer”) is applicable to the Cardholder who successfully applied WeWa Visa Signature Card or WeWa Visa Platinum Card or WeWa UnionPay Diamond Card (“PrimeCredit Credit Card”) via this website or OmyCard App from 01 July 2026 to 30 September 2026 (both dates are inclusive) (“Promotion Period”); however, the Promotion Period for the full-time University / Tertiary Students Special [Enjoy First, Spend Later] Welcome Offer of “HK\$800 Apple Store Gift Card” and “Up to 100% Cash Rebate on Mobile Payment” is restricted to 24 August 2026 to 30 September 2026 (both dates are inclusive). Applicant who is currently holding and / or has held any Credit Card issued by PrimeCredit Limited (“PrimeCredit”) in the past 12 months is not eligible for any Welcome Offer. Each eligible Cardholder will be entitled to the Welcome Offer once only.
2. Eligible Retail Purchase Transactions amount of Welcome Offer includes all posted retail spending amount of both local and / or overseas transactions and / or Octopus auto-reloading amount and / or online retail purchase amount, excludes (without limitation) the cash advance transactions amount, credit card charges (including annual fees, interest / finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), 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, cash out amount, cash instalment, instalment amount, unposted / cancelled / returned / counterfeit transaction amount and other unauthorized transaction amount (“Eligible Retail Purchase Transactions”). All Eligible Retail Purchase 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 and PrimeCredit 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.
3. Mobile payment methods of the relevant Welcome Offer only include Apple Pay (available for iOS only), UnionPay QuickPass within the OmyCard mobile application (available for WeWa UnionPay Credit Card only) and UnionPay QR code payment within the OmyCard mobile application (available for WeWa UnionPay Credit Card only) (“Mobile Payment”). (Mobile payment method of WeWa Visa Signature Card or WeWa Visa Platinum Card currently supports Apple Pay only)
4. Eligible Mobile Payment Retail Transactions of Welcome Offer only include all posted local and/or overseas retail transactions made via Mobile Payment which must be posted within 7 days from the transaction date, exclude (without limitation) Octopus auto-reloading, purchase and/or reload of stored value cards transactions (including Octopus top-up transactions via e-wallets or any other means), autopay transactions, Credit-to-Cash, instalment plan, offline transactions, credit card charges (including annual fees, interest/ finance charges, late charges, over-the-limit handling charges, cash advance and cash advance handling fees and other charges), splitted transactions, fund transactions, casino transactions, cash voucher purchase, deposit, bill payment, any money / electronic money transaction, top-up e-wallets, any transactions in the process of chargeback, unposted / cancelled / returned / counterfeit transactions and any unauthorized transactions (“Eligible Mobile Payment Retail Transactions”). All Eligible Mobile Payment Retail Transactions will be determined based on the merchant code/name assigned by PrimeCredit/and relevant card associations and those merchant code / name may vary from time to time without further notice. All

Eligible Mobile Payment Retail Transaction shall be based on the records of PrimeCredit. PrimeCredit has its sole and absolute discretion to determine the Eligible Mobile Payment Retail Transactions.

5. Change of selected Welcome Offer is not acceptable. If applicant does not indicate the Welcome Offer preference or indicates any inapplicable Welcome Offers in the application form, “Earn up to HK\$1,000 Cash Rebate” will be assigned as the Welcome Offer.
6. Eligible Cardholder is entitled to receive or redeem one of the following Welcome Offers upon fulfilling the Eligible Retail Purchase Transactions Requirement (if applicable) specified below:

| Welcome Offer                                                                                                                                                                                                     | Eligible Retail Purchase Transactions Requirement and other requirement(s) (if any)                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| LOJEL Vita 28" Luggage                                                                                                                                                                                            | Spend HK\$8,800 on Eligible Retail Purchase Transactions within 90 days from the card issuing date                                                                                                                                                                                                                                                                                                                                                                                                                |
| HK\$800 Apple Store Gift Card                                                                                                                                                                                     | <p>Spend HK\$8,800 on Eligible Retail Purchase Transactions within 90 days from the card issuing date</p> <p><b><u>Full-time University / Tertiary Students Special [Enjoy First, Spend Later] Welcome Offer:</u></b></p> <p>(Promotion period from 24 August 2026 to 30 September 2026, both dates inclusive)</p> <p>Activate card successfully within 1 month from the date of card issuance; and</p> <p>Spend HK\$4,000 on Eligible Retail Purchase Transactions within 90 days from the card issuing date</p> |
| Earn up to HK\$1,000 Cash Rebate                                                                                                                                                                                  | <p>Spend on Eligible Retail Purchase Transactions within 90 days from the card issuing date:</p> <p>a) Spend HK\$12,000 to get HK\$1,000 Cash Rebate; or</p> <p>b) Spend HK\$7,000 – HK\$11,999.99 to get HK\$500 Cash Rebate</p>                                                                                                                                                                                                                                                                                 |
| Up to HK\$90,000 Interest-free and Handling Fee-free Cash Instalment Program                                                                                                                                      | No Spending Requirement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p>Up to 100% Cash Rebate on Mobile Payment (Only applicable to Full-time University / Tertiary Students)</p> <p>(Promotion Period starts from 24 August 2026 to 30 September 2026; both dates are inclusive)</p> | No Spending Requirement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

7. If LOJEL Vita 28" Luggage or (for non-Full-time University / Tertiary Students) HK\$800 Apple Store Gift Card is selected as the Welcome Offer, the Welcome Offer redemption SMS will be sent to the Cardholder within 2 months upon fulfilling the designated Eligible Retail Purchase Transactions Requirement with the new card. Please refer to the OmyCard mobile application for details of redemption after receiving Welcome Offer redemption SMS.

8. If the Cardholder is a full-time university/tertiary student and selects HK\$800 Apple Store Gift Card as the Welcome Offer, system will automatically adopt the Eligible Retail Purchase Transactions Requirement and other requirement for Full-time University / Tertiary Students Special [Enjoy First, Spend Later] Welcome Offer, and the Cardholder must agree to and accept the following terms and conditions:
  - a. The Cardholder must activate the PrimeCredit Credit Card successfully within 1 month from the date of card issuance ("Activation Period"). If the Cardholder fails to successfully activate the PrimeCredit Credit Card within the Activation Period for any reason, the Welcome Offer will not be issued and without notice.
  - b. The Welcome Offer redemption notification will be sent within 1 month from the date of the Cardholder's successful activation of the PrimeCredit Credit Card. Please refer to OmyCard App for details of redemption after receiving Welcome Offer redemption notification.
  - c. If the Cardholder, after receiving the Welcome Offer redemption notification and regardless of whether the Cardholder has redeemed and/or used the HK\$800 Apple Store Gift Card, fails to fulfil the Eligible Retail Purchase Transactions Requirement and other requirement(s) (if any) as stipulated in Clause 6 above, HK\$800 will be posted to the relevant PrimeCredit Credit Card account after 90 days from the card issuing date without prior notice. The HK\$800 will be deducted from the available credit limit of the Cardholder's PrimeCredit Credit Card account and is not eligible for any cash rebate, other rewards, or offers.
  - d. The time and/or validity of the PrimeCredit Credit Card application and/or activation shall be determined by PrimeCredit at its sole discretion based on its records. If there is any discrepancy between the Cardholder's record and PrimeCredit's record, PrimeCredit's record shall be decisive and binding on the Eligible Cardholder.
9. If "Earn up to HK\$1,000 Cash Rebate" is selected as the Welcome Offer:
  - a. If the posted Eligible Retail Purchase Transactions Amount of the new card reaches HK\$12,000 within 90 days from the card issuing date, the rebate amount of HK\$1,000 will be credited into the related PrimeCredit Credit Card account in the form of cash rebate within 2 months after fulfilling the designated Eligible Retail Purchase Transactions Requirement; or
  - b. If the posted Eligible Retail Purchase Transactions Amount of the new card reaches HK\$7,000-HK\$11,999.99 within 90 days from the card issuing date, the rebate amount of HK\$500 will be credited into the related PrimeCredit Credit Card account in the form of cash rebate within 2 months after 90 days from the card issuing date.
10. If Up to HK\$90,000 Interest-free and Handling Fee-free Cash Instalment Program ("The Program") is selected as the Welcome Offer, Cardholder is bound by the following terms and conditions:
  - a. The approved Cash Instalment Credit Amount ("Instalment Credit Amount") shall be in maximum of HK\$90,000 or shall not exceed 90% of the credit limit available to the Cardholder under The Program (whichever is lower, minimum is HK\$3,000, and should be increased in multiples of HK\$100). After new card is activated, if the Program is successfully approved, Cardholder will be notified the Instalment Credit Amount by SMS. All successful applications cannot be cancelled, changed or reversed. Instalment Credit Amount will be credited by way of telegraphic transfer directly to the Hong Kong Dollar bank account designated by the eligible Cardholder within 6 working days after PrimeCredit delivers that SMS notification. The receiving bank may also deduct a handling fee for telegraphic transfer from the designated account. Such fees should be borne by Cardholder. If the available credit limit of the credit card account is not sufficient before crediting the Instalment Credit Amount to the designated bank account, Instalment Credit Amount will be

automatically lowered and credited to the designated bank account without prior notice. If the new card has not been activated within 90 days from the card issuing date, The Program will be forfeited and no change of welcome offer will be accepted. PrimeCredit reserves the right to approve or decline application, and to adjust the final Instalment Credit Amount without giving prior notice.

- b. Upon approval of application, the Instalment Credit Amount will be deducted from the available credit limit of Cardholder's designated PrimeCredit Credit Card account. The credit limit will be restored upon monthly repayment.
- c. The Instalment Credit Amount in relation to the Program is the amount payable by the Cardholder in each month over the Instalment period ("Monthly Instalment Amount"), and is calculated by dividing the Instalment Credit Amount by 6-month instalment period, Cardholder can entitle 6-month interest free instalment offer with handling fee waiver. The first Monthly Instalment Amount will be levied on the approval date of the Instalment Credit Amount. Each Monthly Instalment Amount will be charged to the relevant PrimeCredit Credit Card account and treated as a cash advance transaction. The Monthly Instalment Amount will be shown in a statement and Cardholder is required to repay the amount in accordance with the terms of PrimeCredit Credit Card Cardholder Agreement. The late charge and/or finance charge under PrimeCredit Credit Card Cardholder Agreement will apply if the minimum payment due or the statement balance shown in the statement is not paid in full on or before the payment due date specified in the statement. Monthly Instalment Amount and the instalment period cannot be altered without the consent of PrimeCredit.
- d. Cardholder shall be responsible for all fee or charge arising from a transfer rejection due to the provision of invalid account number and any fee or charge induced when processing an inter-bank transfer transaction.
- e. PrimeCredit may at any time cancel The Program immediately during an Instalment Period in respect of the credit card account cancellation or termination for whatever reason, or default in the payment of any amounts due under PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions, or breach any other provision PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions. In addition, Cardholder shall give a notice at least 7 working days in advance to obtain PrimeCredit's prior approval and consent on the early repayment (do not accept early repayment in portion) for all Instalment Credit Amount payable over the remaining instalment period or the Credit Card account cancellation. In the event of cancellation of the program for whatever reason, the following will become immediately due and payable:
  - i. All remaining Instalment Credit Amount (an amount has been approved but not yet posted to the credit card account); and
  - ii. Monthly handling fees where an application has been approved but not yet posted to the credit card account (if applicable); and
  - iii. Any applicable fee(s) and/or handling fees (if applicable); and
  - iv. An early repayment administration fee of HK\$300.
- f. PrimeCredit shall at all times have the right at its sole discretion to demand full immediate payment (including the aggregate of all remaining posted and unposted Instalment Credit Amount and any applicable fee(s) and/or handling fees).

- g. No cash rebate, rewards, or any other promotional offers can be entitled from Instalment Credit Amount through The Program.
  - h. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which a Cardholder may suffer or incur by way of the Program (including application being declined).
  - i. The wordings and expressions used in Terms and Conditions under The Program shall have the same meaning as in the PrimeCredit Credit Card Cardholder Agreement unless the context otherwise requires. The Terms and Conditions shall be in addition and supplementary to and not substitution of and bounded by PrimeCredit Credit Card Cardholder Agreement. In case of any inconsistency between the Terms and Conditions and the relevant Cardholder Agreement, the Terms and Conditions shall prevail.
11. If “Up to 100% Cash Rebate on Mobile Payment” is selected as the Welcome Offer, the Cardholder is bound by the following terms and conditions:
- a. Cardholders shall be eligible to up to 100% Cash Rebate (“100% Cash Rebate”) for the Eligible Mobile Payment Retail Transactions made with PrimeCredit Credit Card via Mobile Payment within 30 days from the card approval date (“Eligible Spending Period”).
  - b. If there is any discrepancy between the transaction posting amount and transaction authorization amount of the Eligible Mobile Payment Retail Transaction, the transaction posting amount prevails. If any Eligible Mobile Payment Retail Transactions is made in a foreign currency, the Eligible Mobile Payment Retail Transactions will be calculated based on the posted amount of Eligible Mobile Payment Retail Transactions converted into Hong Kong Dollars. PrimeCredit has no obligation to clarify which transactions are eligible before the transactions are made.
  - c. 100% Cash Rebate is calculated based on the Eligible Mobile Payment Retail Transactions made within the Eligible Spending Period and is rounded to 2 decimal places. The maximum amount of cash rebate eligible for the whole Eligible Spending Period is HK\$1,000.
  - d. 100% Cash Rebate will be credited directly to the relevant PrimeCredit Credit Card within 2 months from the end of the last calendar month of the Eligible Spending Period.
  - e. If the relevant Eligible Mobile Payment Retail Transactions used to calculate 100% Cash Rebate is cancelled or returned after 100% Cash Rebate is obtained by the Cardholder, PrimeCredit reserves the right to directly deduct the equivalent value of the 100% Cash Rebate from such cancelled or returned Eligible Mobile Payment Retail Transactions obtained from the relevant PrimeCredit Credit Card account at any time without prior notice.
  - f. The 100% Cash Rebate can be enjoyed in conjunction with “WeWa Cash Rebate Program”, “WeWa Pick 1 of 4 Fun Categories Offer” and “WeWa Overseas Foreign Currency Spending Extra Cash Rebate and Foreign Currency Transaction Fee Waiver”.
  - g. Cardholders are required to keep the transaction receipts or the original copy of credit card slips of the related transactions. In case of any disputes, PrimeCredit reserves the right to require Cardholders to present the relevant transaction receipts and/or the original copy of credit card slips for further verification.
  - h. The timing and/or validity of any Eligible Mobile Payment Retail Transactions and/or the eligibility of the Cardholders to entitle the 100% Cash Rebate of this Welcome Offer, shall be determined by

PrimeCredit at its sole discretion based on PrimeCredit's record. If there is any discrepancy between the related record held by Cardholder and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on the Cardholder.

- i. PrimeCredit reserves the right to debit an amount equivalent to the value of any 100% Cash Rebate awarded directly from the relevant PrimeCredit Credit Card 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.
12. **The PrimeCredit Credit Card account must be in good financial standing on the date of crediting any cash rebate (if applicable), sending out Welcome Offer redemption SMS (if applicable) as well as redeeming Welcome Offer (if applicable).** If the PrimeCredit Credit Card Account is closed for whatever reason, all existing cash rebate in the credit card account and cash rebate not yet credited to the credit card account will immediately be forfeited (if applicable). **Please log in and refer to OmyCard mobile application for Redemption Terms and Conditions of Welcome Offer after receiving the Welcome Offer redemption SMS.**
13. **PrimeCredit reserves the right to levy a one-off Welcome Offer administration fee of HK\$600 on relevant PrimeCredit Credit Card account if the Cardholder cancels any digital credit card and / or physical credit card of that account within 12 months from the date of card issuance. If the physical card of the PrimeCredit Credit Card is cancelled for any reason at any time, the digital credit card in the same credit card account will also be cancelled.**
14. Welcome Offer is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
15. **If PrimeCredit is not the supplier of the products or services, then PrimeCredit will not be responsible for the quality and / or maintenances and other liabilities arising in connection with the products and /or services. (if applicable)**
16. **The Welcome Offers are limited and while stocks last. In case the Welcome Offers run out of stock due to overwhelming responses, PrimeCredit may take around 4 to 6 months for replenishment. PrimeCredit reserves the right, at our absolute discretion, to offer HK\$1,000 cash rebate or other products as replacement in case of shortage or in circumstances where PrimeCredit or suppliers of the Welcome Offer is unable to provide the relevant Welcome Offer due to whatever reason. (if applicable)**
17. In case PrimeCredit deemed that the Cardholder provided invalid information and / or invalid transactions or committed fraud during the transactions and / or made duplicated Welcome Offer redemption, the relevant Welcome Offer(s) is (are) not offered to the Cardholder or the amount equivalent to the market price of the relevant Welcome Offer(s) is debited from the related accounts of the Cardholder at the sole and absolute discretion and decision of PrimeCredit without prior notice.
18. PrimeCredit reserves the right to cancel Welcome Offer(s) and other promotional offers and rights 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.