

Terms and Conditions of WeWa “The Ultimate 11” Lucky Draw

1. The promotion period of WeWa “The Ultimate 11” Lucky Draw (“Promotion”) is from on 1 May 2026 to 31 July 2026 (both dates inclusive) (“Promotion Period”).
2. This Promotion is only applicable to cardholders of valid WeWa Credit Card or EarnMORE Credit Card (“Eligible Credit Card”) issued by PrimeCredit Limited (“PrimeCredit”) (“Cardholder”).
3. Cardholders are required to register to participate in this Promotion via OmyCard Mobile Application (“OmyCard App”) during the Lucky Draw Registration Period from 1 May 2026 to 19 July 2026 (both dates inclusive) (“Lucky Draw Registration Period”). Cardholders only need to register once at OmyCard App within the Lucky Draw Registration Period.
4. Cardholders must read and comply with these Terms and Conditions in order to participate in this Promotion. Cardholders registering and participating in this Promotion shall be deemed to have accepted read and agreed to be bound by these Terms and Conditions.
5. Cardholders who successfully register for this Promotion during the Lucky Draw Registration Period shall be entitled to 1 lucky draw chance for every HK\$100 (or its equivalent) of Eligible Transaction made with any of their Eligible Credit Card during the Promotion Period (“Basic Lucky Draw Chance”). The Basic Lucky Draw Chance will be calculated by rounding down to the nearest HK\$100 (Example: If a single Eligible Transaction of HK\$499 shall be entitled to 4 Basic Lucky Draw Chances after adjustment has been made). There is no limit to the number of lucky draw chances that can be earned in this Promotion.
6. Cardholders shall be entitled to a multiplier bonus on their Basic Lucky Draw Chance upon completing the designated spending missions during the Promotion Period. If a Cardholder completed more than 1 designated spending mission, **the total accumulated Basic Lucky Draw Chances will be multiplied once only by the highest multiplier bonus that the Cardholder entitled for. The multiplier bonuses cannot be stacked or accumulated.**

Details of the designated spending missions and multiplier bonuses are as follows:

Designated Spending Missions	Multiplier Bonuses
<p>Conduct any Eligible Transaction overseas</p> <p>Including any Eligible Transaction in overseas currency at non-Hong Kong registered merchants as determined by PrimeCredit or related card associations worldwide.</p>	<p>The total accumulated Basic Lucky Draw Chances earned during the Promotion Period will be multiplied by 2.</p>
<p>Conduct any Eligible Transaction at the designated “Play & Earn Buddies” merchants of trading card shops in Hong Kong</p> <p>The designated “Play & Earn Buddies” merchants of trading card shops in Hong Kong include: Card Express, Dream Trading Card, General Card Shop, HomeRun, Moonroad, Sports Card Hong Kong, TCG Bid and YAMACARDO.</p>	<p>The total accumulated Basic Lucky Draw Chances earned during the Promotion Period will be multiplied by 3.</p>

<p>Applied for one transaction instalment with 6-month or above tenor via OmyCard App</p>	<p>The total accumulated Basic Lucky Draw Chances earned during the Promotion Period will be multiplied by 5.</p>
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7. Eligible Transaction refers to the local and/or overseas retail purchase with posted amount at HK\$100 or above. Eligible Transaction excludes (without limitation) Octopus Automatic Add-Value, purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means), autopay transactions, cash advance, 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 handling fees and other charges), splitted transactions, fund transactions, casino transactions, cash voucher purchase, deposit, bill payment, any money/ electronic money transfer, top-up e-wallets, any transactions is in the process of chargeback, unposted/ cancelled/ returned/ counterfeit transactions and any unauthorized transactions. All Eligible Transactions shall be determined based on the merchant codes assigned by PrimeCredit/Visa/UnionPay International and may be varied from time to time. PrimeCredit has its sole and absolute discretion to determine Eligible Transaction and completion of designated spending missions. PrimeCredit has no obligation to clarify which transactions are eligible before the transactions are made.
8. Total 21 winners (“Winner”) will be drawn in this Promotion, and the Winners shall be entitled to the below prizes (“Prizes”). Each Cardholder can only win a maximum of 1 prize in this Promotion.
 - A. Grand Prize: 11 pieces of autographed football player collector card (value at HK\$120,000) (Quota: 1)
 - B. Second Prize: WeWa Credit Card HK\$10,000 spending credit (each value at HK\$10,000) (Quota: 10)
 - C. Third Prize: Now TV 3-Pack Soccer Combo 12-Month Pass (without Set-Top box version) (each value at HK\$2,880) (Quota: 10)
9. The lucky draw of this Promotion will be drawn randomly by computer. The result of the lucky draw will be published on 10 August 2026 in Sing Tao Daily, The Standard, OmyCard App, www.wewacard.com and www.primecredit.com. Cardholders can check the result through the aforementioned channels. For the Grand Prize, PrimeCredit will contact the Winner through telephone number in PrimeCredit’s record to notify the Winner and arrange for the prize collection. For the Second Prize and Third Prize, PrimeCredit will contact the Winners through SMS according to the telephone number in PrimeCredit’s record to notify the Winners of the result and prize redemption matters. If PrimeCredit is unable to contact the winner of the Grand Prize and verify his or her identity within 5 working days after the result being published, the winner of the Grand Prize will be deemed to have forfeited the Grand Prize, PrimeCredit will arrange for the reserved winner to receive the Grand Prize.
10. All Prizes are non-transferable, non-exchangeable, non-refundable, cannot be used to settle any monetary obligations and cannot be used to settle any outstanding credit card liability accrued (if applicable) and cannot be exchanged for cash, credit limit or other prize.
11. To receive the Prize, the Eligible Credit Card account of the Cardholder must be valid and in good financial standing during the Promotion Period and at the time of obtaining the Prize. If the Cardholder’s Eligible Credit Card account is not in good financial standing, PrimeCredit reserves the right to cancel the eligibility of the Cardholder to participate in the Promotion and/or the entitlement of the Prizes without prior notice.
12. PrimeCredit is not the supplier of the Grand Prize and Third Prize and the description, photos or value in relation to the said Prizes on marketing materials are not provided by the PrimeCredit and are for reference only. PrimeCredit is not liable for any discrepancy between the value and the actual market retail price of the said Prizes. Any enquiry, claim or complaint in relation to the quality or availability of the Grand Prize and Third Prize or

the accuracy of any of the aforementioned information contained on the marketing materials shall be directed to the suppliers. PrimeCredit shall assume no liability in respect thereof.

13. The use of the Prizes is subject to the terms and conditions. PrimeCredit is not the supplier of the Grand Prize and Third Prize and will bear no legal liability and give no guarantee to the said Prizes. Relevant supplier shall be responsible for all liability of the Grand Prize and Third Prize.
14. Time and/or validity of any Eligible Transaction and/or eligibility of Cardholder to entitle the relevant Prize of this Promotion shall be determined by PrimeCredit at its sole discretion based on PrimeCredit's record. If there is any discrepancy between the Eligible transaction record and/or record of completion of designated spending mission held by Cardholder and that held by PrimeCredit, PrimeCredit's record shall be conclusive and binding on the Cardholder. PrimeCredit may arrange photo-shooting when the Winners collect the Prizes, by accepting the Prizes, the Winners agree and authorize PrimeCredit to publish and use such photos (if any) in various formats for promotional, marketing, and display purposes without prior consent of the Winner.
15. Any fraud and/or abuse of this Promotion by Cardholders will result in forfeiture of the Cardholder's eligibility to participate in this Promotion and eligibility for winning the Prizes (if applicable).
16. If it is discovered that any Cardholder has disrupted or manipulated this Promotion process or results in any way, or has participated in the Promotion without following these Terms and Conditions, PrimeCredit reserves the right to cancel their participation and eligibility for the Prizes without prior notice or any compensation. The Cardholder whose eligibility is cancelled shall have no objection thereto, and PrimeCredit reserves all rights to take further action.
17. PrimeCredit has no responsibility for any transportation or delivery fees that may arise from redeeming the Prizes. The Winners must understand and agree that PrimeCredit shall not be liable if the Winner is unable to enjoy any of the Prizes for any reason, or if the Winner suffers personal injury or property loss during the process of enjoying the Prizes.
18. The Prize entitled by Winners shall be determined by PrimeCredit at its sole discretion based on the PrimeCredit's record. Winners must retain the original transaction slips of any Eligible Transactions. In case of any disputes, PrimeCredit reserves the right to require Winners to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the PrimeCredit's record and Winner's record of any Eligible Transaction, PrimeCredit's record shall prevail.
19. Winners shall not abuse this Promotion or violate these Terms and Conditions. Otherwise, PrimeCredit may, without prior notice, deduct the value of the Prize from the Winner's Eligible Credit Card account and/or take action to recover the relevant amount.
20. In case of any disputes, PrimeCredit reserves the right of final decision.
21. In the event of discrepancy between the English version and the Chinese version of these Terms and Conditions, the Chinese version shall prevail.