

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 from 01 March 2026 to 30 June 2026 (both dates are inclusive) (“Promotion Period”); however, the Promotion Period of the Welcome Offer “[Enjoy First, Spend Later] Now TV 2026 Mega Football Event Pass “ (“**Now TV 2026 Mega Football Event Pass**”) is restricted to 01 May 2026 to 22 May 2026 (both dates 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. 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, HK\$500 Cash Rebate will be assigned as the Welcome Offer.

4. Eligible Cardholder is entitled to receive or redeem one of the following Welcome Offers upon fulfilling the Eligible Retail Purchase Transactions Requirement and other requirement(s) (if applicable) specified below:

Welcome Offer	Eligible Retail Purchase Transactions Requirement and Other Requirement (if applicable)
LOJEL Vita 28" Luggage	Spend HK\$8,800 on Eligible Retail Purchase
HK\$800 Apple Store Gift Card	Transactions within 90 days from the card issuing date
<p>[Enjoy First, Spend Later] Now TV 2026 Mega Football Event Pass</p> <p>(Promotion Period starts from 01 May 2026 to 22 May 2026, both dates inclusive)</p>	<p>Activate card successfully by 01 June 2026; and spend HK\$8,800 on Eligible Retail Purchase Transactions within 90 days from the card issuing date ("Spending Period")</p>
HK\$500 Cash Rebate	Spend HK\$8,500 on Eligible Retail Purchase Transactions within 90 days from the card issuing date
Up to HK\$90,000 Interest-free and Handling Fee-free Cash Instalment Program	No Spending Requirement
HK\$200 Cash Rebate (Only applicable to Full-time University / Tertiary Student)	Spend HK\$2,000 on Eligible Retail Purchase Transactions within 90 days from the card issuing date

5. If LOJEL Vita 28" Luggage or 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.

6. If HK\$500 Cash Rebate or HK\$200 Cash Rebate is selected as the Welcome Offer, the rebate amount will be credited into the related PrimeCredit Credit Card account within 2 months upon fulfilling the designated Eligible Retail Purchase Transactions Requirement with the new card.
7. 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.
8. If “[Enjoy First, Spend Later] Now TV 2026 Mega Football Event Pass” is selected as the Welcome Offer, the Cardholder is bound by the following terms and conditions:
- a. Cardholder must **activate the PrimeCredit Credit Card successfully on or before 01 June 2026** (“**Activation Period**”).
 - b. Upon successful activation of the PrimeCredit Credit Card within the Activation Period, **the Cardholder will receive a redemption SMS for Now TV 2026 Mega Football Event Pass on or before 10 June 2026**. Please refer to the OmyCard mobile application for redemption details after receiving the redemption SMS.
 - c. The Now TV 2026 Mega Football Event Pass is valid from 12 June 2026 to 31 July 2026, Hong Kong time, both dates inclusive (“**Validity Period**”), and will be void and invalid thereafter. If the Cardholder fails to successfully redeem and/or use the Now TV 2026 Mega Football Event Pass within the Validity Period for any reason whatsoever, PrimeCredit shall bear no responsibility and will not provide compensation in any form.
 - d. After the Cardholder receives the redemption SMS for Now TV 2026 Mega Football Event Pass and regardless of whether the Cardholder successfully redeems and/or uses the Now TV 2026

Mega Football Event Pass, if the Cardholder fails to fulfil the Eligible Retail Purchase Transactions Requirement and/or other requirement(s) as stipulated in Clause 4 above, HK\$980 will be posted to the relevant PrimeCredit Credit Card account after the Spending Period, without prior notice; HK\$980 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.

- e. If the Cardholder fails to successfully activate the PrimeCredit Credit Card within the Activation Period, PrimeCredit will automatically change the Cardholder's Welcome Offer to HK\$500 Cash Rebate without prior notice. The Cardholder must fulfil the relevant Eligible Retail Purchase Transaction Requirements as stipulated in Clause 4 above to be entitled to HK\$500 Cash Rebate.
- f. Now TV 2026 Mega Football Event Pass is for use within Hong Kong and for private use only, and shall not be used outside of Hong Kong and/or for non-private or commercial purposes. The use of Now TV 2026 Mega Football Event Pass is subject to its relevant terms and conditions, which the Cardholder should read carefully before use. For details and/or the terms and conditions of the Now TV 2026 Mega Football Event Pass, please inquire with the supplier, Now TV Limited. In case of any dispute regarding the use of the Now TV 2026 Mega Football Event Pass, Now TV Limited reserves the right of final decision. All liabilities related to the Now TV 2026 Mega Football Event Pass shall be borne by Now TV Limited.
- g. For any inquiries, claims, or complaints regarding the quality of Now TV 2026 Mega Football Event Pass or the accuracy of any information stated in the promotional materials, the Cardholder should direct them to Now TV Limited. PrimeCredit shall assume no liability nor provide any warranty in relation thereto.
- h. The Cardholder must ensure that the mobile phone number provided during the application for the PrimeCredit Credit Card is correct and valid. Should the redemption SMS fail to be delivered to the Cardholder due to various factors, including but not limited to the mobile phone number being incomplete, outdated, or incorrect, PrimeCredit shall bear no responsibility and will not provide compensation in any form.

- i. 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. **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.**
10. **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.**
11. Welcome Offer is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
12. **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)**
13. **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)**

14. 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.
15. 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.