

Glossary

Balance means the available credit limit of primepay account, as determined by PrimeCredit in its sole discretion based on or with reference to, including but not limited to, the amount of cash collateral available in the primepay account from time to time, for facilitating different transactions which is displayed as Balance in the Prime Gems Mobile App

PrimeCredit means PrimeCredit Limited

Prime Gems Mobile App means the Prime Gems mobile application owned and operated by PrimeCredit

Remittance means to utilize all or part of the Balance from a primepay account to send money to other countries via our trusted partner, TranSwap Limited

Repayment means to use all or part of the Balance to pay personal loan account at PrimeCredit or Prime Visa credit card account under the name of the primepay cardholder

Top-up means to provide an amount of cash collateral to PrimeCredit for the primepay account which the amount will be used to determine and may be reflected in the Balance

Transfer means to send all or part of the Balance from one primepay account to another

Withdrawal means to utilize all or part of the Balance from the primepay account to withdraw money via different channels designated by PrimeCredit

FAQ – primepay

For Hong Kong users

What is primepay?	<p>primepay is an online card account. It is powered by PrimeCredit.</p> <p>With primepay, you can:</p> <ul style="list-style-type: none">- Remit money to other countries via our trusted partner, TranSwap Limited- transfer money to another primepay account anytime, anywhere- pay for online purchases- purchase in person (when added to Apple Pay)- repay your PrimeCredit loan and Prime Visa credit card- withdraw money in Hong Kong or in Macau (via BDO Remit Macau)
Who can apply?	Any Hong Kong-based overseas domestic worker can apply!
Is there a fee to apply?	No, primepay is absolutely free!
Processing time	The primepay application is normally processed within 2 days. Once approved, you will receive an SMS to inform you about the result of your application and you can activate and start using primepay once approved.
How and where do I apply?	You can do it in the Prime Gems mobile app, via PrimeCredit's website (www.primecredit.com/osw), via phone or in person at PrimeCredit branches in Hong Kong.
What are the documents needed to apply?	You just need your HKID card and valid Passport, that's it!
Can I walk-in at PrimeCredit branches to apply?	Yes, just make sure to bring your HKID card and valid Passport.
Do I need to have a PrimeCredit loan or Prime Visa credit card to apply?	No need. primepay is open to any overseas domestic worker currently working in Hong Kong.

Can I refer my friends to apply?	Definitely! If you are already a PrimeCredit loan or Prime Visa credit card customer, you may quote your membership/MGM number and share it with your friends for their applications.
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Application

How can I apply for primepay?	<p>There are many ways:</p> <p>Via the Prime Gems Mobile App (Best option!) Download the free Prime Gems mobile app from Apple App Store or Google Play Store – tap “primepay” and click “Apply”. Fill out the form and upload the required documents to apply. You will receive the result of your application within 2 days. This is the fastest way to apply!</p> <p>Online – website Visit www.primecredit.com/osw and click the “Apply” button in the upper right hand side of the page. Select “primepay” from the choices and fill in the information required. Our Customer Service Representatives will contact you within 2 days to process the application.</p> <p>By phone Contact any of our branches (list of branches and phone numbers here: http://bit.ly/Prime_Branches) and apply via phone. Our Customer Service Representatives will walk you through the next steps.</p> <p>In person Go to any PrimeCredit branch and bring your HKID card and valid Passport, and your application will be processed immediately.</p>
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Activation

How do I activate my primepay?	Download the Prime Gems mobile app from Apple app store/play store then follow these steps: <ol style="list-style-type: none"> 1. Open the Prime Gems mobile app and follow the steps to register or log in 2. Once logged in, tap the “primepay” tab 3. The Activation page will automatically be shown on the screen – follow the steps as displayed on the screen until successful activation.
Can I use my primepay immediately after activation?	YES! You can start to top-up money to your primepay and use it for remittance, transfer, online purchases, in-store spending (when added to Apple Pay on your mobile phone).

Transfer

How do I transfer an amount from the balance of my primepay to another primepay account?	It’s so easy! <ol style="list-style-type: none"> 1. Log in to the Prime Gems mobile app. 2. Once logged in, tap the “primepay” tab. 3. Tap “Transfer”. 4. Scan the QR code of the receiver’s primepay account and follow the steps on the screen.
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	<p>Where to find the primepay QR code:</p> <ol style="list-style-type: none"> 1. Log in to the Prime Gems mobile app. 2. From the primepay main page, tap “transfer” 3. From the upper right hand part of the screen, tap “My QR Code” and your personal QR code will be displayed.
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Top-up

<p>How do I Top-up money to my primepay?</p>	<p>In Hong Kong, you can top-up primepay as follows:</p> <ul style="list-style-type: none"> - Using your Prime Visa credit card - Paying in cash at PrimeCredit branches or 7-Eleven stores in Hong Kong. <p><i>7-Eleven Top-up:</i></p> <ol style="list-style-type: none"> 1. Log in to the Prime Gems mobile app. 2. From the primepay main page, tap “Top-up”. 3. Select “7-Eleven Hong Kong” as the top-up source, and the top-up barcode will be displayed. 4. Present this top-up barcode to any 7-Eleven store in Hong Kong together with the amount to be provided to PrimeCredit. 5. You may verify the top-up by returning to the primepay main page and refreshing the transaction history information by swiping down. <p><i>For top-up made in 7-Eleven before 5 PM Hong Kong Time, the amount will be reflected in the following day.</i></p> <p>In Macau, you can top-up via BDO Remit branches and the amount will be reflected immediately. Please see the list of BDO Remit branches in Macau here: https://bit.ly/BDO_branch</p>
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Withdrawal

<p>How can I withdraw money from my primepay?</p>	<p>You can withdraw the available balance displayed in Prime Gems mobile app in Hong Kong or Macau by making a withdrawal instruction in the Prime Gems mobile app.</p> <ol style="list-style-type: none"> 1. Log in to the Prime Gems mobile app. 2. Once logged in, tap the “primepay” tab 3. Tap “Withdrawal” and follow the steps on the screen to make a withdrawal instruction. <p><i>For withdrawals in Hong Kong at PrimeCredit branches, simply present your HKID Card to the cashier collect the withdrawal amount.</i></p> <p><i>For withdrawals in Macau, after the withdrawal instruction is successfully processed, a pick-up code will be sent within 15 minutes. This pick-up code, together with your Identification Document, must be presented to BDO Remit Macau for the withdrawal and the pick-up.</i></p>
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Repayment to PrimeCredit Loan/Prime Visa credit card

<p>How do I use primepay to repay my PrimeCredit loan or Prime Visa credit card?</p>	<p>You can use the available balance displayed in the Prime Gems mobile app to repay your loan at PrimeCredit or Prime Visa credit card! No need to line up at PrimeCredit branches to repay!</p> <ol style="list-style-type: none">1. Log in to the Prime Gems mobile app.2. Once logged in, tap the “primepay” tab3. Tap “Repayment” and follow the steps on the screen to make a repayment instruction. <p><i>For loan repayment – upon successful transaction, the repayment amount will be deducted from the Balance and will be reflected in the Latest Transaction(s) page immediately and in the PrimeCredit loan account within the same day.</i></p> <p><i>For Prime Visa repayment – upon successful transaction, the repayment amount will be deducted from the Balance and reflected in the primepay Latest Transaction(s) page immediately, but the repayment amount will only be shown in the Prime Visa account within 2 working days. You are required to repay at least 1 working day before the payment due date.</i></p>
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Purchase in Person using mobile wallet

<p>How do I use primepay to pay for purchases in store?</p>	<p>primepay can be added to your mobile wallet (Apple Pay) and used when paying in stores or shops that accept Apple Pay. Just make sure that you have enough balance for the purchase! Please follow the steps in the mobile wallet. To find your primepay card number, expiry date and CVV, follow these steps:</p> <ol style="list-style-type: none">1. Log in to the Prime Gems mobile app.2. Once logged in, tap the “primepay” tab3. Tap “primepay info” and tap the “Show Card Information” button to display the card information. <p><i>Since primepay is a virtual card and no physical card will be issued, primepay can be used in person only when added to your mobile wallet (“Wallet” in iOS).</i></p>
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Purchase online

<p>How do I use primepay to pay for purchases online?</p>	<p>primepay can be used for online stores that accept Visa as a payment method! Just make sure that you have enough balance for the purchase!</p> <p>To find your primepay card number, expiry date and CVV, follow these steps:</p> <ol style="list-style-type: none">1. Log in to the Prime Gems mobile app.2. Once logged in, tap the “primepay” tab
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	<p>3. Tap “primepay info” and tap the “Show Card Information” button to display the card information.</p>
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