

Online Security

Customers are reminded to be aware of anything suspicious when using the online services of PrimeCredit Limited ("PrimeCredit") and its affiliated companies ("the Group"). Customers should stay vigilant and be aware of the links shown at the address bar which should be the full URL of the Group (including <https://www.primecredit.com>, <https://m.primecredit.com> or <https://www.wewacard.com>). If there is any suspicious hyperlink or website that might be impersonating the Group's website, customers should not follow any instruction or input any information. Customers should close the browser immediately and contact our Customer Service Representative at +852 2111 2999.

Keep Your Personal Information Properly

- Please keep your personal information properly. Do not use public or shared computers and/or mobile devices to send personal information to avoid leakage of personal information.
- Do not submit any personal information in public areas or through a non-password protected network (Wi-fi). Please use a reliable and secured network to access the internet.
- When using online services, please ensure that there is nobody behind or near you to observe your inputted information.
- Do not let any other person use your log in information or one-time-password to use online services.
- Make sure that all other browsers are closed before you log in. Please do not open any other browsers and websites while using online services.
- Never leave your computer and/or mobile device unattended once you have logged in. Please log out after use of online services every time. We will send a 6-digit one-time password via SMS to your mobile number whenever you perform personal loan and/or credit card application, approval status enquiry, mobile application registration, credit card cash advance application, credit card activation and/or other credit card services through online services. In case you have not used online service and you received a one-time-password, please do not respond to the relevant SMS and immediately contact our Customer Service Representative at +852 2111 2999.

You can experience our online services in a hub from our websites, PrimeCredit Mobile Application, OmyCard Mobile Application and Prime Gems Mobile Application.

Through our websites, you may enjoy our 7x24 online services, including:

- Instant approval of personal loan and/or credit card
- Approval status enquiry*
- Online upload document
- Credit card Credit-to-Cash application*
- Credit card Octopus auto load service application
- Credit card credit limit increase application

*Not applicable to <https://www.wewacard.com>

With our PrimeCredit Mobile Application, you may enjoy:

- Instant approval of personal loan
- Online document upload
- Cash withdrawal from Revolving Loan account to your own or other's bank account, and may also preset future withdrawal
- Exclusive "360° Balance Transfer" calculator which will analyze and suggest a repayment plan according to your wishes to settle the card and loan debts

Download OmyCard Mobile Application to experience services offered by your PrimeCredit credit cards, including:

- Instant approval credit card
- Balance enquiry
- Approval status enquiry
- Online document upload
- Card activation
- Transaction instalment application
- Dial-a-check application
- Credit card cash advance
- Credit-to-Cash application
- Credit limit increase application
- Activate overseas cash advance function

Prime Gems Mobile Application

- Personal Loan and/ or Prime Visa credit card online application
- Online document upload
- Prime Visa Credit Card activation
- Overseas cash advance activation for Prime Visa
- Point Redemption for Prime Gems members (including gift, event ticket and conversion to loan repayment)

Anti-virus Software and Program Download

- Install anti-virus software, anti-spyware software and personal firewall, and also update the software and apply security patches regularly to protect your computer and/or mobile device from viruses and malicious programs.
- Do not download or open suspicious files/attachments, browse unreliable websites, or click the hyperlinks from questionable sources and e-mails to prevent hackers or computer viruses from stealing your personal information.