



Terms & Conditions – Prime Gems Point Redemption

1. Members of the Prime Gems Loyalty Club (“Member”) may earn Prime Gems Points (“Points”) from different activities with PrimeCredit Limited (“PrimeCredit”), including but not limited to customer referral, loan draw down, credit card approval, or from other ad hoc promotions certified by PrimeCredit.
2. Members must comply with Prime Gems Loyalty Club’s Terms and Conditions in order to redeem Points. All accumulated unexpired Points can be used to redeem gift items, event tickets, or to convert into loan repayment (to convert Points into loan repayment is only applicable to Members who are loan customers) or to Prime Visa credit card account as cash rebate (to convert Points to Prime Visa credit card account as cash rebate is only applicable to Members who are Prime Visa credit card cardholders).

Gift Redemption or Event/Activity Enrolment

- i. PrimeCredit will make a list of gift items and events/activities available for redemption or enrolment at PrimeCredit’s Prime Gems Mobile Application (“Mobile App”).
- ii. Upon making a gift or an event/activity redemption request through the Mobile App, the Points required to redeem the gift or the event tickets will be deducted from the Member’s account automatically.

Gift Redemption

- i. The redemption will only be valid within 1 month from the date of the redemption request has been made (“Redemption Deadline”).
- ii. Gift must be collected IN PERSON on or before the Redemption Deadline. Otherwise, the gift and the Points used shall deem to be forfeited.
- iii. Gift inspection shall be performed upon receipt. PrimeCredit is not the supplier of the gifts and will not be responsible for any defect, maintenance and liabilities arising in conjunction with the products and services provided by the respective suppliers.
- iv. The use of cash coupons and recharge vouchers is subject to the terms and conditions printed thereon.
- v. The gift is available while stocks last. PrimeCredit reserves the right to replace the Gift with other items of similar value without prior notice. In the event of overwhelming response, Member may experience some delay in receiving the gift.

Points Conversion to Loan Repayment

- i. Points conversion to loan repayment is only applicable to Member with an active loan account and with good financial record at PrimeCredit, and who is a registered Mobile App user.
- ii. Points conversion to loan repayment can only be made through the Mobile App.
- iii. The ratio of one Point is equivalent to one Hong Kong Dollar.
- iv. The maximum Points to be converted to loan repayment is the Member’s monthly installment amount.
- v. The minimum Points to be converted to loan repayment is 50.
- vi. The Points converted to loan repayment will be credited to Member’s loan account on the Member’s upcoming instalment due date.
- vii. Points conversion to loan repayment will be suspended 7 days after the installment due date at 8 PM.
- viii. In case a Member refinances or fully settles his/her loan after Points conversion is made but not yet credited to loan account, the converted Points will be refunded to the Member’s Prime Gems account. The Member’s Prime Gems account must be active and with good financial record at the time of receiving the Points refund; otherwise, PrimeCredit reserves the right to forfeit the converted Points.

Points Conversion to Prime Visa Credit Card Cash Rebate

- i. Points conversion to Prime Visa credit card cash rebate is only applicable to Member with a valid Prime Visa credit card account and with good financial record at PrimeCredit, and who is a registered Mobile App user.
- ii. Points conversion to Prime Visa credit card as cash rebate can only be made through the Mobile App.
- iii. The ratio of one Point is equivalent to one Hong Kong Dollar.
- iv. The maximum Points to be converted as cash rebate per statement (based on the statement cut-off date) is the lower of the available Points balance or the Customer Credit Limit prescribed in the Prime Visa statement of the Member. At the time of conversion, the maximum Points to be converted as cash rebate is subject to a deduction of any credit balance carried forward or any other form of credit available in the Prime Visa credit card account after the last statement cut-off date due to whatsoever reason, except for any repayment made to the account since the last statement cut-off date.

- v. The minimum Points to be converted to Prime Visa as cash rebate is 50.
- vi. The Points converted to Prime Visa credit card account as cash rebate will be credited to Member's Prime Visa credit card account within two working days.
- vii. In case of Prime Visa credit card cancellation or the Prime Visa credit card is closed permanently, the converted Points as cash rebate will be immediately forfeited.

Event Ticket Redemption

- i. Events and activities may either be free or require a specified Points for interested Member to join.
 - ii. Each event or activity will have its own participating conditions. Please refer to the specific event or activity page for more information.
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- 3. Point is non-transferrable, non-exchangeable, non-refundable and cannot be exchanged for cash.
 - 4. Requests for reversal of redemption or Point conversion to loan repayment or Prime Visa credit card cash rebate will not be accepted.
 - 5. PrimeCredit reserves the right to revise or cancel the Prime Gems Point, Redemption, Prime Gems Loyalty Club and/or other offers or to modify the relevant Terms and Conditions from time to time without prior notice.
 - 6. In case of disputes, PrimeCredit's decision shall be final and conclusive.

Prime Gems Loyalty Club is held and operated by PrimeCredit Limited.

Should there be any inconsistencies between the English and Bahasa versions of the Terms and Conditions, the English version shall prevail.

Warning: You have to repay your loans. Don't pay any intermediaries.

Complaint Hotline: 2281 7470 Money Lender's Licence No.704/2024