

Terms and Conditions of Remittance

1. The remittance service enables the transmission of funds to receivers located in other countries and is solely provided by TranSwap Limited ("TranSwap") which is regulated and licenced as a Money Service Operator with the Hong Kong Customs and Excise Department.
2. PrimeCredit Limited ("PrimeCredit") owns and operates the Prime Gems mobile application ("Prime Gems Mobile App"), via which the remittance service provided by TranSwap is offered to cardholders of a valid primepay Visa Credit Card ("primepay") issued by PrimeCredit ("Cardholder"). The availability of the remittance service via Prime Gems Mobile App shall not be considered as any arrangement of money service by PrimeCredit.
3. Cardholder must maintain sufficient cash collateral in the primepay account in order to submit and effect a remittance instruction. The maximum amount of each remittance instruction is subject to the available balance of the primepay account of the Cardholder as displayed in the Prime Gems Mobile App.
4. Cardholder may submit a remittance instruction using the available balance of the primepay account of the Cardholder as displayed in the Prime Gems Mobile App and remit an amount to a receiver designated by the Cardholder in other countries as available for selection in the Prime Gems Mobile App from time to time. The remittance instruction received by PrimeCredit will be sent to TranSwap for processing. The remittance instruction cannot be changed or cancelled once submitted.
5. TranSwap will impose a handling fee to each remittance transaction and the remittance amount is subject to real-time exchange rate as displayed in the Prime Gems Mobile App at the time of submitting the remittance instruction.
6. The remittance instruction submitted by the Cardholder is subject to approval by PrimeCredit and TranSwap, and the status of the remittance instruction will be displayed in the relevant transaction details under transaction history in the Prime Gems Mobile App. Cardholder shall log in to Prime Gems Mobile App to proactively view and check for any update in the status of the remittance instruction from time to time.
7. Cardholder shall ensure all of the information provided for the remittance instruction is correct and shall be solely responsible for the accuracy and validity of the information submitted. PrimeCredit shall not be liable or responsible for any costs, damages, loss or claims arising from or in connection with error or mistake in the information provided, including but not limited to transferal to non-intended receiver and collected by non-intended receiver.
8. Upon submission of the remittance instruction, the handling fee imposed by TranSwap and any applicable fees will be deducted from the Cardholder's primepay account immediately and the remittance amount will be deducted and held immediately pending the approval of the remittance instruction.
9. After the remittance instruction is approved, the remittance amount will be transferred to the overseas bank account, cash pick up service location or electronic wallet account designated by Cardholder in the remittance instruction. The actual receiving time by the designated receiver is subject to the processing procedure of the receiver's bank, electronic wallet provider or cash pick up service provider. For remittance amount to be picked up at cash pick up service location as designated by Cardholder in the remittance instruction, a cash pick up code will be provided by TranSwap to the Cardholder when it is ready, which will be displayed in the Prime Gems Mobile App. The Cardholder must keep the cash pick up code confidential and shall only disclose to the designated receiver for cash pick up purpose.
10. If the remittance instruction is rejected or cancelled by PrimeCredit or TranSwap for whatever reason, the remittance amount will be refunded to the primepay account while the handling fee imposed by TranSwap and any applicable fees will not be refunded.

11. For the avoidance of doubt, the designated receiver's bank, electronic wallet provider or cash pick up service provider may impose additional charges upon the remittance instruction regardless of result, and the Cardholder is solely responsible for such additional charges.
12. Cardholder shall not use the remittance service to conduct transactions in connection with any prohibited activities under the laws of Hong Kong and the laws of the country of the receiver.
13. PrimeCredit and TranSwap reserve the right to refuse or reject any remittance instruction in its sole discretion without giving any reason.
14. PrimeCredit is not responsible for the remittance instruction and service and other associated services provided by TranSwap, including but not limited to complaints and disputes.
15. PrimeCredit shall not be liable for any costs, liabilities, damages, or claims which the Cardholder may suffer or incur in connection with the remittance instruction and service.
16. PrimeCredit is not the remittance service provider and is not responsible for the use, performance and function of the remittance service as the operation of such service is under the control and management of TranSwap.
17. PrimeCredit may, at its absolute discretion, suspend, withdraw, cancel, or terminate the remittance service at any time without any reason or notice.
18. PrimeCredit reserves the right to amend or revise these Terms and Conditions at its discretion without prior notice. In case of any disputes, PrimeCredit reserves the right of final decision.

Terms and Conditions of Transfer

1. The transfer service is only applicable to cardholders of a valid primepay Visa Credit Card ("primepay") issued by PrimeCredit Limited ("PrimeCredit") ("Cardholders") and it enables the transfer of available balance from the primepay account of a Cardholder as displayed in the Prime Gems mobile application ("Prime Gems Mobile App") to the other Cardholder's primepay account by scanning the QR code in the Prime Gems Mobile App.
2. Cardholder must maintain sufficient cash collateral in the primepay account in order to submit and effect the transfer instruction.
3. Upon receipt of the transfer instruction, PrimeCredit will deduct the amount from the Cardholder's primepay account immediately and transfer to the other primepay account as designated by the Cardholder. The transfer instruction cannot be changed or cancelled once submitted.
4. Cardholder shall ensure all of the information provided for the transfer instruction is correct and is solely responsible for the accuracy and validity of the information submitted. PrimeCredit shall not be liable or responsible for any costs, damages, loss or claims arising from or in connection with error or mistake in the information provided, including but not limited to transferal to non-intended receiver.
5. PrimeCredit shall not be liable for any costs, liabilities, damages, or claims which the Cardholder may suffer or incur in connection with the transfer instruction and service.
6. PrimeCredit may, at its absolute discretion, suspend, withdraw, cancel, or terminate the transfer service at any time without any reason or notice.
7. PrimeCredit reserves the right to amend or revise these Terms and Conditions at its discretion without prior notice. In case of any disputes, PrimeCredit reserves the right of final decision.

Terms and Conditions of Top-Up

1. The top-up service is only applicable to cardholders of a valid primepay Visa Credit Card (“primepay”) issued by PrimeCredit Limited (“PrimeCredit”) (“Cardholder”) and it enables the Cardholder to add cash collateral to PrimeCredit for the primepay account in the name of the Cardholder via different channels as designated by PrimeCredit.
2. Cardholder may top-up via any of the below channels:
 - PrimeCredit branches in Hong Kong;
 - Using Prime Visa credit card in the name of the Cardholder in the Prime Gems mobile application (“Prime Gems Mobile App”);
 - 7-Eleven Stores in Hong Kong (by presenting the Top-Up barcode of primepay account from the Prime Gems Mobile App); or
 - BDO Remit branches in Macau.
3. For top-up using Prime Visa credit card, the Prime Visa credit card used for top-up must be in the name of the Cardholder and is valid and in good financial standing. The transfer from Prime Visa credit card is in the form of cash advance which is subject to cash advance fee and interest and will be posted to the Cardholder’s Prime Visa credit card account upon submission of instruction. The amount will be deducted immediately from the credit limit of the Prime Visa credit card account upon submission of instruction and cannot be changed or cancelled.
4. For top-up at PrimeCredit branches in Hong Kong, the top-up instruction will be processed immediately.
5. For top-up at BDO Remit branches in Macau, Cardholder is required to submit the top-up instruction in person and present the valid identity document of the Cardholder and the primepay ID number. The top-up instruction will be processed immediately by BDO Remit Macau after submission.
6. For top-up at 7-Eleven Stores in Hong Kong, the top-up instruction made before 17:00 HKT will be processed and reflected in the following day.
7. PrimeCredit shall not be liable for any costs, liabilities, damages, or claims which the Cardholder may suffer or incur in connection with the top-up instruction and service.
8. PrimeCredit may, at its absolute discretion, suspend, withdraw, cancel, or terminate the transfer service at any time without any reason or notice.
9. PrimeCredit reserves the right to amend or revise these Terms and Conditions at its discretion without prior notice. In case of any disputes, PrimeCredit reserves the right of final decision.

Terms and Conditions of Withdrawal

1. The withdrawal service is only applicable to cardholders of a valid primepay Visa Credit Card (“primepay”) issued by PrimeCredit Limited (“PrimeCredit”) (“Cardholder”) and it enables a Cardholder to withdraw the available balance of the primepay account in the name of the Cardholder as displayed in the Prime Gems mobile application (“Prime Gems Mobile App”) via different channels as designated by PrimeCredit.
2. The maximum withdrawal amount allowed per day (0:00 HKT -23:59 HKT) for each Cardholder is subject to the available balance of the primepay account of the Cardholder as displayed in the Prime Gems Mobile app.

3. Cardholder must maintain sufficient cash collateral in the primepay account in order to submit and effect a withdrawal instruction.
4. Cardholder may submit a withdrawal instruction in the Prime Gems Mobile App for withdrawal via the below channels:
 - PrimeCredit branches
 - BDO Remit branches in Macau
5. For withdrawal via BDO Remit branches in Macau, the withdrawal amount will be subject to the exchange rate as displayed in Prime Gems Mobile App at the time of submitting the withdrawal instruction. A handling fee will be imposed for each withdrawal transaction made via BDO Remit branches in Macau. Cardholder will be required to present the pick-up code displayed in the Prime Gems Mobile App and the Cardholder's passport in person to any BDO Remit branches in Macau to collect the cash withdrawn from the primepay account. The status of the withdrawal instruction and pick-up code will be displayed in the relevant transaction details under transaction history at Prime Gems Mobile App. Cardholder shall log in to Prime Gems Mobile App to proactively view and check for any update in the status of the withdrawal instruction from time to time.
6. The availability of the withdrawal amount at BDO Remit branches in Macau is subject to the processing time and procedure of BDO Remit Macau Limited.
7. Upon receipt of the withdrawal instruction, PrimeCredit will deduct the withdrawal amount and the handling fee from Cardholder's primepay account immediately and the withdrawal instruction cannot be changed or cancelled once submitted. For withdrawal amount to be picked up at BDO Remit branches in Macau as designated by the Cardholder, a cash pick up code will be provided to the Cardholder when it is ready, which will be displayed in the Prime Gems Mobile App. The Cardholder must keep the cash pick up code confidential and shall not disclose it to any third parties.
8. PrimeCredit shall not be liable for any costs, liabilities, damages, or claims which the Cardholder may suffer or incur in connection with the withdrawal instruction and service.
9. PrimeCredit may, at its absolute discretion, suspend, withdraw, cancel, or terminate the withdrawal service at any time without any reason or notice.
10. PrimeCredit reserves the right to amend or revise these Terms and Conditions at its discretion without prior notice. In case of any disputes, PrimeCredit reserves the right of final decision.

Terms and Conditions of Loan Repayment / Prime Visa Credit Card Repayment

1. The loan repayment/Prime Visa credit card repayment service is only applicable to cardholders of a valid primepay Visa Credit Card ("primepay") issued by PrimeCredit Limited ("PrimeCredit") who also hold a loan account and/or a Prime Visa credit card account at PrimeCredit ("Cardholder").
2. The loan repayment/Prime Visa Credit Card repayment service enables Cardholder to repay loan at PrimeCredit and/or Prime Visa credit card in the name of the Cardholder with available balance of the primepay account as displayed in the Prime Gems mobile application ("Prime Gems Mobile App").
3. Cardholder must maintain sufficient cash collateral in the primepay account in order to submit and effect repayment instruction and such repayment instruction cannot be changed or cancelled once submitted.
4. Upon receipt of the repayment instruction, PrimeCredit will deduct the amount from the Cardholder's primepay account immediately and transfer to the designated loan account at PrimeCredit. The repayment amount will be reflected in the designated loan account at PrimeCredit within the same day upon successful transaction. For Prime Visa credit card repayment, the

repayment amount will be reflected in the Cardholder's Prime Visa account within two working days upon successful transaction.

5. PrimeCredit shall not be liable for any costs, liabilities, damages, or claims which the Cardholder may suffer or incur in connection with the repayment instruction and service.
6. PrimeCredit may, at its absolute discretion, suspend, withdraw, cancel, or terminate the repayment service at any time without any reason or notice.
7. PrimeCredit reserves the right to amend or revise these Terms and Conditions at its discretion without prior notice. In case of any disputes, PrimeCredit reserves the right of final decision.