

### **Terms and Conditions of PrimeCredit Member-Get-Member Membership Program**

1. The PrimeCredit Member-Get-Member Membership Program ("MGM Program") is open to PrimeCredit Overseas Workers Loan customers and Prime Visa Credit Card customers ("OSW Customers") who fulfilled the MGM Program registration criteria.
2. The MGM Program registration criteria may change from time to time, and is subject to the final decision of PrimeCredit. Please contact PrimeCredit branches with Overseas Workers Loan and Credit Card services for details of the current MGM registration criteria.
3. An OSW Customer may become a member of the MGM Program ("MGM Member") by completing, signing, and returning the membership registration form to PrimeCredit. An MGM Member is prohibited from submitting any inaccurate or falsified information to PrimeCredit.
4. PrimeCredit reserves the right to reject any MGM program membership registration without giving any reason.
5. An MGM Member is not an agent, employee, partner, or joint venturer of PrimeCredit, and he or she is prohibited from representing him/herself as such.
6. A MGM Member is entitled to receive Prime Gems Points by successfully referring a person ("Referee") to apply and be approved of PrimeCredit's loan and/or Prime Visa credit card subject to prevailing program offered by PrimeCredit.
7. The usage and redemption of Prime Gems Points are subject to Prime Gems Loyalty Club Terms and Conditions and Prime Gems Points Redemption Terms and Conditions. To obtain a copy of these Terms and Conditions, please contact PrimeCredit branches or visit <http://m.primecredit.com/osw>.
8. PrimeCredit reserves the right to recoup any Prime Gems Points given to any MGM Member where the Referee's loan subsequently goes into first instalment default, early settlement, delinquent, charge off or other unacceptable situations as identified by PrimeCredit from time to time.
9. In recouping Prime Gems Points as provided in Clause 8, PrimeCredit may, at its sole discretion, offset the value of the recoupment against any accrued or subsequently accruing points that PrimeCredit may owe such MGM Member.
10. **An MGM Member is not acting as a guarantor for the individuals he/she refers to PrimeCredit. An MGM Member, under all circumstances, is not responsible for the repayment of the sum due to PrimeCredit in the event a borrower does not repay his/her loan or credit card outstanding balance.**
11. An MGM Member must only use the promotional materials (such as leaflets, referrals cards, etc.) provided by PrimeCredit to promote Products.
12. An MGM Member is expressly prohibited from using any form of media advertising to promote PrimeCredit's loan or credit card products ("Products"). Products can be promoted only by personal contact or by marketing material produced and distributed or approved by PrimeCredit. In addition, an MGM Member should not promote PrimeCredit Products through interviews with the media, articles in publications, news reports, or any other public information source.
13. For any referral, the MGM Member should ensure to get her/ his Referee's consent before giving the Referee's contact details including full name and contact no. to PrimeCredit for handling.
14. PrimeCredit shall have the sole and absolute discretion to approve or reject any loan and/or credit card application.
15. PrimeCredit reserves the right to terminate an MGM Member's membership and/or an MGM Member's participation in any MGM Program at any time and for any reason without prior written notice to the MGM Member.
16. An MGM Member may terminate his/her participation in the MGM Program at any time, and for any reason, by sending a written notice of intent to terminate to PrimeCredit. The membership termination becomes effective as of the date PrimeCredit receives written notice of termination. While the MGM Program membership has been terminated by the MGM Member, this will not affect Prime Gems Points and/or other benefits as prescribed in the Prime Gems Loyalty Club Terms and Conditions.
17. These Terms and Conditions may be amended by PrimeCredit from time to time with reasonable notice. Any such amendment shall be deemed to be effective and binding on each MGM Member unless written notice of termination of the membership is received by PrimeCredit before the effective date of such amendment.
18. In case of any disputes, PrimeCredit's decision shall be final.

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

**Complaint Hotline: 2281 7470**

PrimeCredit is the trade name of PrimeCredit Limited.

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