



## **Terms & Conditions – Prime Gems Point Redemption**

1. Members of the Prime Gems Loyalty Club (“Member”) may earn Prime Gems 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 Prime Gems Points can be used to redeem gift items, event tickets, or to convert into loan repayment (to convert Prime Gems Points into loan repayment is only applicable to Members who are loan customers).

### ***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 Prime Gem 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.

### ***Event Ticket Redemption***

- i. Events and activities may either be free or require a specified Prime Gems 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.

### ***Points Conversion to Loan Repayment***

- i. Points Conversion is only applicable to Member with an active loan account 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 Prime Gems Point is equivalent to one Hong Kong Dollar.
  - iv. The maximum value of Points conversion is the Member’s monthly installment amount.
  - v. The Prime Gems Points converted to loan repayment will be credited to Member’s loan account on the Member’s upcoming instalment due date.
3. Prime Gems 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 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.

Money Lender’s Licence No. 383/2019

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

Complaint Hotline: 2281 7470