



Terms and Conditions of OSW Generic Loan Promotion ("Promotion Offer")

- The Promotion Offer is open to Overseas Workers in Hong Kong ("OSW") who have been approved a personal loan with any of the following product codes: 899, 900, 905 & 910 ("Personal Loan").
- The Promotion Period is from January 1 to December 31, 2019 ("Promotion Period") and Redemption Period is based on the loan activation date ("Redemption Period"), as follows:

Loan Activation Date	Redemption Period
January 1 to June 30, 2019	January 1 to July 31, 2019 (Both dates inclusive)
July 1 to December 31, 2019	July 1, 2019 to January 31, 2020 (Both dates inclusive)

- To be eligible for the gift listed in the below table (the "Gift") as a reward for entering into a long-term customer relationship with PrimeCredit ("Customer Relationship"), customers have to successfully apply for and draw down a Personal Loan of designated amount as set out by PrimeCredit during the Promotion Period. Each eligible customer is entitled to one Gift only based on the approved loan amount.

Loan Amount (in HK\$)	Gift Choices	Cost of Gift for Early Settlement / Early Refinance (in HK\$)
45,000 & above	HK\$500 Retail Store Coupon or	500
	HK\$550 Calling Card or	
	HK\$550 Supermarket Coupon or	
	550 Prime Gems Points	
35,000 - 44,999	HK\$400 Retail Store Coupon or	400
	HK\$450 Calling Card or	
	HK\$450 Supermarket Coupon or	
	450 Prime Gems Points	
27,000 - 34,999	HK\$300 Retail Store Coupon or	300
	HK\$350 Calling Card or	
	HK\$350 Supermarket Coupon or	
	350 Prime Gems Points	
16,000 - 26,999	HK\$150 Calling Card or	150
	HK\$150 Supermarket Coupon or	
	150 Prime Gems Points	
15,999 & below	HK\$50 Calling Card or	50
	HK\$50 Supermarket Coupon or	
	50 Prime Gems Points	

- The Personal Loan account must be in good financial standing on the date of crediting any Prime Gems Points. 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.** If the Personal Loan account is closed for whatever reason, all Prime Gems Points from the Personal Loan Account that have not yet been credited to the Prime Gems Points account will immediately be forfeited
- Gift is offered on a first-come-first-served basis and is available while stocks last. In the event of overwhelming response to the promotion, customers may experience some delay in receiving the gifts. PrimeCredit reserves the right to offer a substitute in case of stock shortage without prior notice.
- The gift redemption letter will be issued to eligible customers immediately after loan draw down and will not be re-issued if lost or damaged. Gift redemption letters are non-transferable and cannot be exchanged for other gifts or redeemed for cash. Photocopies of the letter are not accepted.
- Each eligible customer is only entitled to receive the Gift once within four months from the date of the loan draw down. Customer is liable to pay the value of the Gift (as specified in the table contained herein), if the Customer Relationship is terminated within four months from the date of the loan draw down. PrimeCredit is authorized to deduct the relevant sum from the customer's loan repayment account upon termination of the Customer Relationship. For details, please refer to the Customer Relationship Program letter. The Customer Relationship shall be terminated if PrimeCredit determines that the Customer Relationship has been terminated in its sole discretion exercised reasonably.
- Customers shall collect the Gift in accordance with PrimeCredit's arrangement and perform the Gift inspection upon receipt of the Gift. PrimeCredit is not the supplier of the gifts and will not be responsible for any defects, maintenance and liabilities arising in conjunction with the products and the services provided by the respective suppliers. The use of the Coupons is subject to the term and conditions printed thereon.
- The final interest rate for individual customers will be different and subject to their respective financial status and credit check results. Loan amount and interest rate are subject to PrimeCredit's final approval.
- PrimeCredit reserves the right to cancel or alter the Promotion Offer without prior notice. In case of any disputes, PrimeCredit's decision shall be final and binding.