

安信銀聯鑽石信用卡 Apple Pay 3% 現金回贈獎賞條款及細則：

1. 安信銀聯鑽石信用卡 Apple Pay 3% 現金回贈獎賞(「此優惠」)只適用於有效之安信 EarnMORE 銀聯鑽石信用卡及/或 WeWa 銀聯鑽石信用卡及/或星旅銀聯鑽石信用卡之持卡人(「客戶」)。
2. 此優惠之推廣期為 2019 年 8 月 1 日至 2019 年 10 月 31 日(包括首尾兩日)(「推廣期」)。
3. 客戶以其持有之任何一張有效安信 EarnMORE 銀聯鑽石信用卡或 WeWa 銀聯鑽石信用卡或星旅銀聯鑽石信用卡(「安信銀聯鑽石信用卡」)成功加入其 Apple Wallet，並於推廣期內以該張安信銀聯鑽石信用卡透過 Apple Pay 進行合資格零售簽賬(「合資格零售簽賬」)(定義見第 4 條款)，可獲享 3%現金回贈獎賞(「現金回贈獎賞」)。每個安信銀聯鑽石信用卡戶口於推廣期內只可獲享現金回贈獎賞一次，現金回贈獎賞金額上限為港幣\$100。
4. 合資格零售簽賬必須於推廣期內成功交易及於 2019 年 11 月 7 日或之前入賬。合資格零售簽賬指憑安信銀聯鑽石信用卡透過 Apple Pay 成功交易及入賬之流動非接觸式交易，合資格零售簽賬並不包括(但不限於)信用卡費用(包括年費、利息/財務費用、逾期費用、超逾信用額手續費、透支現金手續費及其他費用)、賭場交易、八達通自動增值、自動轉賬交易、任何金錢/電子貨幣轉賬(包括但不只限於個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台)/充值電子錢包、優惠套現、未誌賬/取消/退回/偽造之交易及所有未經授權之交易。所有合資格零售簽賬概以安信/銀聯國際界定之商戶編號釐定，並且不時作出修訂，而不作另行通知。安信對合資格零售簽賬有絕對酌情權及最終決定權。
5. 現金回贈獎賞將於 2019 年 12 月 31 日或之前存入相關之安信銀聯鑽石信用卡戶口內，惟現金回贈獎賞於存入時其相關之信用卡戶口須仍然生效及信貸狀況良好及相關之 Apple Wallet 須仍然生效及與該安信銀聯鑽石信用卡相連。現金回贈獎賞不可轉贈、轉讓、退換或兌換現金。
6. 客戶必須保留所有相關之簽賬存根正本或正式交易紀錄。如有任何爭議，安信保留隨時要求客戶提供相關簽賬存根正本及/或其他文件/證據的權利，以便安信作進一步核實。
7. 客戶獲取現金回贈獎賞後，如用作計算現金回贈獎賞之有關合資格零售簽賬被取消或退回，安信有權直接從有關之安信銀聯鑽石信用卡戶口扣除該簽賬獲贈之現金回贈獎賞而毋須另行通知。
8. 於推廣期內以安信銀聯鑽石信用卡於香港蘇寧進行之任何零售簽賬均不適用於此優惠。
9. 安信並非 Apple Pay 及 Apple Wallet 的供應商。在使用 Apple Pay 簽賬過程中所發生的包括但不限於任何通訊系統故障、中斷、暫停、延遲、無法使用、不正確的數據傳輸或其他故障而使簽賬未能進行，客戶均不可就前述的任何情況向安信就此優惠作出任何索償或提出任何訴訟。
10. 安信信貸有限公司(「安信」)保留隨時修改或取消此優惠及/或修改有關條款及細則之權利而毋須另行通知。如有任何爭議，安信保留最終決定權。
11. 中英文版本如有歧異，概以英文版本為準。

PrimeCredit UnionPay Diamond Credit Card Apple Pay 3% Cash Rebate Reward Promotion Terms and Conditions:

1. PrimeCredit UnionPay Diamond Credit Card Apple Pay 3% Cash Rebate Reward Promotion ("Promotion") is applicable to the cardholders with valid PrimeCredit EarnMORE UnionPay Diamond Credit Card and/or WeWa UnionPay Diamond Credit Card and/or Star Travel UnionPay Diamond Credit Card ("Cardholder").
2. Promotion period of the Promotion is from 1th August2019 to 31st October2019 (both dates inclusive) ("Promotion Period").
3. Cardholder successfully registered any of the Cardholder's valid PrimeCredit EarnMORE UnionPay Diamond Credit Card or WeWa UnionPay Diamond Credit Card or Star Travel UnionPay Diamond Credit Card ("PrimeCredit UnionPay Diamond Credit Card") in the Cardholder's Apple Wallet and during the Promotion Period made eligible retail spending ("Eligible Retail Spending")(definition refer to clause 4) via Apply Pay with that PrimeCredit UnionPay Diamond Credit Card can be entitled to 3% Cash Rebate Reward ("Cash Rebate Reward"). Each PrimeCredit UnionPay Diamond Credit Card account is entitled to the Cash Rebate Reward once only during the entire Promotion Period. The amount of Cash Rebate Reward is capped at HK\$100.
4. Eligible Retail Spending must be made during the Promotion Period and be posted on or before 7th November2019. Eligible Retail Spending means successfully made and posted mobile contactless transactions via Apple Pay with PrimeCredit UnionPay Diamond Credit Card, Eligible Retail Spending excludes (without limitation) credit card charges (including annual fees, interest/finance charges, late charges, overlimit handling charges, cash advance handling fees and other charges), casino transactions, Octopus Automatic Add-Value, autopay transactions, any money/electronic money transfer (including but not limited to person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), reload amount of e-Wallets, cash out transactions, unposted/cancelled/returned/counterfeit transactions and all unauthorized transactions . All Eligible Retail Spending shall be determined based on the merchant codes assigned by PrimeCredit/UnionPay International and may be varied from time to time without prior notice. PrimeCredit has its sole and absolute discretion to determine the Eligible Retail Spending.
5. The Cash Rebate Reward will be credited to the relevant PrimeCredit UnionPay Diamond Credit Card account on or before 31st December2019. Upon crediting the Cash Rebate Reward, the relevant credit card account must be valid and in good financial standing and the relevant Apple Wallet must still be valid and connected with that PrimeCredit UnionPay Diamond Credit Card. The Cash Rebate Reward is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
6. Cardholder is required to keep the relevant original credit card sales slips or official transaction records. In case of any disputes, PrimeCredit reserves the right to request the Cardholder to present relevant original credit card sales slips and/or other supporting documents or proofs for further verification.
7. If any Eligible Retail Spending is returned or cancelled after the relevant Cash Rebate Reward has been given, PrimeCredit reserves the right to debit the Cash Rebate Reward for that Eligible Retail Spending from the relevant PrimeCredit UnionPay Diamond Credit Card account directly without prior notice.
8. Any retail spending at Hong Kong Suning with PrimeCredit UnionPay Diamond Credit Card cannot entitle to the Promotion within Promotion Period.
9. PrimeCredit is not the supplier of Apple Pay and Apple Wallet. Cardholder cannot make any claims or propose any actions against PrimeCredit related to the Promotion under circumstances including but not limited to any failure, interruption, suspension, delay, unavailable, incorrect data transfer or other malfunction of any communication system that result in transaction failure.
10. PrimeCredit Limited ("PrimeCredit") reserves the right to amend or cancel the Promotion and/or amend the relevant terms and conditions at any time without prior notice. In the event of any disputes, PrimeCredit reserves the right of final decision.

11. Should there be any inconsistency between the English and Chinese version, the English version shall prevail.