



Terms & Conditions of PrimeCredit Grand Lucky Draw 2019 ("Lucky Draw")
For product code 900 and 711

1. Promotion Period is from October 2 to December 31, 2019 ("Promotion Period", both dates inclusive).
2. There will be three (3) winners of a brand new Multi-purpose Vehicle ("Prize") which will be delivered to the winners' hometown in the Philippines. The Prize can only be used in the Philippines.
3. All eligible loan customers will be given one raffle ticket for every HK\$20,000 gross loan amount (in one transaction) upon loan draw down (i.e. 2 tickets for gross loan amount of HK\$40,000 and 3 tickets for gross loan amount of HK\$60,000) and all eligible credit card customers will receive two (2) raffle tickets during the credit card application submission.
4. For the avoidance of doubt, each customer is entitled to a maximum of four (4) lucky draw entries during the loan draw down and credit card application submission.
5. All raffle tickets should be dropped in raffle boxes provided in all PrimeCredit branches on or before the last day of the loan draw down / credit card application period at 6PM.
6. The schedule of the ticket submission deadline and lucky draw are as follows:

Loan Draw Down / Credit Card Application Period	Ticket submission deadline	Draw Schedule	Number of Winners
October 2 – 31, 2019	October 31, 2019	1 st Lucky Draw – November 10, 2019	1
November 1 – 30, 2019	November 30, 2019	2 nd Lucky Draw – December 8, 2019	1
December 1 – 31, 2019	December 31, 2019	3 rd Lucky Draw – January 12, 2020	1

7. The Lucky Draw will be held in locations as follows:

Draw Schedule	Draw Location
November 10, 2019	PrimeCredit Central Branch - 8/F, Euro Trade Centre, 21-23 Des Voeux Road, Central
December 8, 2019	PrimeCredit Central Branch - 12/F, Euro Trade Centre, 21-23 Des Voeux Road, Central
January 12, 2020	PrimeCredit Central Branch - 8/F, Euro Trade Centre, 21-23 Des Voeux Road, Central

8. At the time of the Lucky Draw, winners must have an active loan and/or credit card of the winning ticket at PrimeCredit with good repayment record (subject to the determination and final decision of PrimeCredit). Otherwise, the respective winners will be disqualified.
9. Results of the Lucky Draws will be published in The Standard and Sing Pao Daily News on November 14, 2019 (1st Lucky Draw), December 12, 2019 (2nd Lucky Draw) and January 16, 2020 (3rd Lucky Draw).
10. The winners, after being notified individually by phone by PrimeCredit on the next working day after the Lucky Draw date, shall present their Hong Kong Identity Document ("HKID") to PrimeCredit's office at 8/F., Euro Trade Centre, 21-23 Des Voeux Road Central, Central to accept an award letter within 20 days from the respective Draw Date ("Redemption Deadline").
11. PrimeCredit reserves the right to verify the identity of winners again after the publication of the results of the Lucky Draws. In case of disputes, the decision of PrimeCredit in this regard shall be final.
12. In the event that the winner does not claim the award letter on or before the Redemption Deadline, the Prize award will be forfeited.
13. PrimeCredit shall determine the color, fittings, fixtures and accessories of the Prize. The winner shall accept the Prize "as is".
14. PrimeCredit will deliver the Prize to the winner's hometown in the Philippines within 180 days from the date of winning.
15. At the time of the Prize delivery, winners must have an active loan or a normal settled and/or active credit card at PrimeCredit with good repayment record (subject to the determination and final decision of PrimeCredit). Otherwise, the respective winners will be disqualified.
16. In case of circumstances preventing PrimeCredit to deliver the Prize to the winner, the winner will be given 60 days to collect the Prize from PrimeCredit's appointed supplier. In the event of failure to collect the Prize, the Prize will be forfeited.
17. Upon being declared as the winner of the lucky draw, the winners must not prepay their loan in full and/or terminate their credit card within twelve months from the time of winning or until the end of their scheduled last loan repayment date, whichever is earlier ("Bounding Period"). In the event of full prepayment and/or termination of the credit card, the winner shall pay PrimeCredit the Prize's value



which is HK\$95,000. In case the winner refinances his/her loan, the remainder of the Bounding Period shall be carried forward to the winner's refinanced loan.

18. The Prize cannot be redeemed for cash, exchanged for other gifts or transferred to any third party.
19. PrimeCredit is not the manufacturer of the Prize. The manufacturer is solely responsible for the quality, availability and warranty of the Prize.
20. All staff members of PrimeCredit and their direct family members are not eligible to participate in the Lucky Draws.
21. Winners of the Lucky Draws shall be deemed to have authorized PrimeCredit to use photos bearing their appearance for publicity or promotional purposes of the Lucky Draws, and to use their personal details for communication purposes of the Lucky Draws.
22. In case of disputes, PrimeCredit reserves the right of final decision.

Trade Promotion Competition Licence Number: 52573-8

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

Complaint Hotline: 2281 7470

Money Lender's Licence No.: 383/2019