

安信星旅銀聯鑽石信用卡額外高達 20%現金回贈獎賞條款及細則

1. 安信星旅銀聯鑽石信用卡額外高達 20%現金回贈獎賞 (「此優惠」)只適用於有效之安信星旅銀聯鑽石信用卡(「星旅卡」)之持卡人(「客戶」)。
2. 此優惠之推廣期為 2020 年 9 月 7 日至 2020 年 10 月 31 日(包括首尾兩日)(「推廣期」)。
3. 客戶憑星旅卡於推廣期內進行合資格零售簽賬(「合資格零售簽賬」)(定義見第 4 條款),首筆合資格零售簽賬可獲享額外 20%現金回贈,該現金回贈之上限為港幣\$40;及其後累積合資格零售簽賬滿港幣\$1,000,即可獲享額外 10%現金回贈,該現金回贈之上限為港幣\$100(「現金回贈獎賞」),合資格零售簽賬之先後次序以交易日期及時間決定,並以安信的紀錄為準。每個星旅卡戶口於整個推廣期內可獲享之現金回贈獎賞金額上限為港幣\$140。
4. 合資格零售簽賬必須於推廣期內成功交易及於 2020 年 11 月 7 日或之前入賬。合資格零售簽賬指憑星旅卡成功交易及入賬之零售交易,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、現金透支手續費及其他費用)、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、於香港中國旅行社的分店及/或網店之簽賬交易、未入賬/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/銀聯國際組織界定之商戶類別編號釐定,並且不時作出修訂,而不作另行通知。如任何合資格零售簽賬之入賬金額與成功授權之交易金額不相符,將以入賬金額為準。如任何合資格零售簽賬以外幣作簽賬,則以其已折算港幣之入賬金額計算現金回贈獎賞。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 2021 年 1 月 31 日或之前存入相關之星旅卡戶口內,惟現金回贈獎賞於存入時,其相關之星旅卡戶口須仍然生效及信貸狀況良好。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星旅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. 在簽賬過程中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,客戶均不可就任何情況向安信就此優惠作出任何索償或提出任何訴訟。
9. 安信保留權利直接從客戶之星旅卡戶口內扣除任何安信認為透過不適當及/或舞弊及/或欺詐而不適當地獲得之任何現金回贈獎賞的價值而不作事先通知,及/或採取法律行動以追討有關金額。
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。

Terms and Conditions of Star Travel UnionPay Diamond Credit Card extra up to 20% Cash Rebate

1. Star Travel UnionPay Diamond Credit Card extra up to 20% Cash Rebate (“Promotion”) is applicable to the cardholders with valid Star Travel UnionPay Diamond Credit Card (“Star Travel Card”) (“Cardholder”).
2. Promotion period of the Promotion is from 7 September 2020 to 31 October 2020 (both dates inclusive) (“Promotion Period”).
3. Cardholder successfully made eligible retail spending using Star Travel Card (“Eligible Retail Spending”) (definition refers to clause 4) during the Promotion Period, the first Eligible Retail Spending can enjoy extra 20% cash rebate capped at HK\$40 and can enjoy extra 10% cash rebate when accumulated subsequent Eligible Retail Spending of HK\$1,000, capped at HK\$100 (“Cash Rebate Reward”), sequence of the Eligible Retail Spending shall be determined by the date and time of transaction and is subject to the record of PrimeCredit. Each Star Travel Card account can be entitled to a maximum amount of HK\$140 Cash Rebate Reward during the entire Promotion Period.
4. Eligible Retail Spending must be made during the Promotion Period and be posted on or before 7 November 2020. Eligible Retail Spending refers to successfully made and posted retail transactions using Star Travel 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, transactions at physical stores and/or online store of China Travel Service (Hong Kong) Limited, unposted/cancelled/returned/counterfeit transactions and all unauthorized transactions. All Eligible Retail Spending shall be determined based on the merchant category codes assigned by PrimeCredit/UnionPay International and may be varied from time to time without prior notice. If any discrepancy between posting amount and authorization amount of the Eligible Retail Spending, the posting amount prevails. If the Eligible Retail Spending is in foreign currency, its posting amount after converted to Hong Kong Dollar will be used to calculate the Cash Rebate Reward. PrimeCredit has its sole and absolute discretion to determine the Eligible Retail Spending.
5. The Cash Rebate Reward will be credited to the relevant Star Travel Card account on or before 31 January 2021. Upon crediting the Cash Rebate Reward, the relevant Star Travel Card account must be valid and in good financial standing. 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. 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 registration and/or transaction failure.
9. PrimeCredit reserves the right to debit an amount equivalent to the value of any Cash Rebate awarded directly from the relevant Star Travel Card account in the case of finding invalid and/or corruption and/or fraud without prior notice and/or take legal action in such instances to recover any relevant amount.
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.