

## 安信信用卡現金分期套現計劃條款及細則

1. 安信信用卡現金分期套現計劃(「此計劃」)只適用於獲邀請之特選客戶(「客戶」)，獲邀請之特選客戶名單概以安信信貸有限公司(「安信」)之紀錄為準。此計劃之推廣期由 2025 年 7 月 1 日至 2025 年 7 月 31 日(包括首尾兩日)(「推廣期」)，客戶可於推廣期內將其安信信用卡的信用額套現為現金(「套現金額」)。此計劃之條款及細則所用之詞句及措辭將符合安信信用卡持卡人協議的意思，有關條款及細則將附加及補充，而非取代安信信用卡持卡人協議。若此計劃之條款及細則與安信信用卡持卡人協議有任何歧異，概以此計劃之條款及細則為準。
2. 此計劃之最低套現金額為港幣\$4,000，並須以港幣\$100 作為倍數(客戶之最低套現金額需向安信查詢)。此計劃之批核手續約需 3 個工作天處理；如須提升信用額則約需 3 個工作天處理。如經手機應用程式申請此計劃，申請將即時處理並通知批核結果；如須提升信用額，有關申請約需 3 個工作天處理。有關套現金額將在申請獲批核後即時存入客戶指定之銀行戶口。所有成功遞交之申請將不得取消、更改或撤回。安信保留批核或拒絕客戶之申請及調整最後獲批核之套現金額的權利，而毋須作出通知。各收款銀行/機構的所需處理時間可能略有不同，或設有收款限制，實際入賬情況及時間須根據收款銀行/機構的處理。如有需要，請向有關收款銀行/機構了解。
3. 如客戶申請之套現金額超出其可動用之信用額，即代表客戶要求安信為其信用卡賬戶進行信用額提升評估，並將其信用額提升至該申請如獲批核所需之信用額。安信將可能為客戶進行其信用額提升評估，惟安信會通知客戶並取得客戶同意方對其信用額作出有關之信用額調整。如客戶經手機應用程式申請此計劃，有關信用額提升及放款將於該申請成功獲批後直接進行而不作另行通知。安信保留批核客戶之信用額提升及調整後之信用額的最終決定權。
4. 當申請獲批核後，有關套現金額將於其安信信用卡賬戶可動用之信用額內扣除。於每月還款後，信用額將自動回升。
5. 安信將在套現金額分期期數內，對其安信信用卡賬戶收取一次性的申請手續費港幣\$200 及個人化每月手續費(合稱「手續費」)，如個人化每月手續費為 1%或以上，一次性申請手續費將獲豁免，有關個人化每月手續費及實際年利率查詢，請致電申請熱線 34282091。安信保留不時修訂此等收費之權利而毋須另行通知。
6. 每期應繳付套現金額(「分期款項」)之計算方法，是將套現金額除以分期付款期的期數及個人化每月手續費。安信將於套現金額批核當日開始徵收首期分期款項及一次性申請手續費。每一期分期款項將會記入客戶申請時選用的安信信用卡賬戶並當作現金透支交易處理。月結單上將會顯示分期款項，客戶須按照安信信用卡持卡人協議繳付有關款項。若客戶於月結單指定繳款日期或之前未全數支付月結單上顯示的最低付款額或月結單總結欠，安信將會按安信信用卡持卡人協議收取逾期費用及/或財務費用。未經安信同意，有關每期分期款項及分期期數均不得更改。
7. 若涉及因跨行轉賬交易或因客戶提供錯誤賬戶號碼而產生之任何收費或相關費用，須由客戶全數承擔。
8. 在此計劃生效後，不論任何原因，若該安信信用卡賬戶被取消、終止或暫停，或沒有支付安信信用卡持卡人協議或本條款及細則須支付的任何款項，或違反安信信用卡持卡人協議或本條款及細則的任何條款，此計劃將立即被撤銷。另外，若客戶要求提前償還餘下的分期款項或取消

安信信用卡賬戶，須於最少 7 個工作天前向安信發出通知，並須經安信接納及同意撤銷(安信不接受提前償還部份還款)。此計劃因任何原因被撤銷後，以下款項須立即全數繳付 i)未償還之套現金額；及 ii)所有未償還之須支付但尚未記入指定之安信信用卡賬戶的個人化每月手續費；及 iii)餘下之任何適用的收費及/或手續費；及 iv)提早償還行政費用港幣\$300。

9. 此計劃只適用於已確認及賬戶正常之安信信用卡及信貸記錄良好之客戶。
10. 安信在任何時候均有權要求客戶即時清還全部款項 (包括所有未入賬及已入賬的任何套現金額及餘下之任何適用的收費及/或手續費的總額)。
11. 所有套現金額不能獲享任何現金回贈、其他獎賞或優惠。
12. 安信對客戶因此計劃(包括因申請不獲批核)而可能導致的任何費用、責任、損失、索償均不會負上任何責任。
13. 安信保留更改或完全撤回此計劃及/或有關此計劃之條款及細則的權利，而毋須作出通知。如有任何爭議，安信保留一切最終決定權。
14. 中英文版本如有歧異，概以英文版本為準。

### **Terms and Conditions of PrimeCredit Credit Card “Dial-a-Check” Instalment Program**

1. PrimeCredit Credit Card “Dial-a-Check” Instalment Program (“The Program”) is only applicable to the selected cardholders (“Cardholder”) invited by PrimeCredit, PrimeCredit’s record on list of selected cardholders shall be final and conclusive. The Program is valid from 1 July 2025 to 31 July 2025 (both dates are inclusive) (“Promotion Period”), Cardholder can transfer the credit limit of PrimeCredit credit card accounts to cash (“Instalment Credit Amount”) during the Promotion Period under The Program. The wordings and expressions used in Terms and Conditions under The Program shall have the same meaning as PrimeCredit Credit Card Cardholder Agreement unless the context otherwise requires. The Terms and Conditions shall be in addition and supplementary to and not substitution of PrimeCredit Credit Card Cardholder Agreement. In case of any inconsistency between the Terms and Conditions and the relevant Cardholder Agreement, the Terms and Conditions shall prevail.
2. The minimum Instalment Credit Amount under The Program is HK\$4,000 and should be increased in multiples of HK\$100 (Please contact us for more information regarding the minimum Instalment Credit Amount.). The approval process of The Program takes around 3 working days; In case requires credit limit increase, the approval process will take around 3 working days. For application of The Program via mobile application, the approval process of The Program will be processed and the approval result will be notified immediately; for applications that require credit limit increase, the approval process will take around 3 working days to process. The Instalment Credit Amount will be credited to the designated bank account immediately upon successful application. All successful applications cannot be cancelled, changed or reversed. PrimeCredit reserves the right to approve or decline application and to adjust the final Instalment Credit Amount without giving notice. The processing time of each beneficiary bank/organization may be different or may have limitation on receiving money. Actual processing time and status base on handling of related beneficiary bank/organization. Please contact the beneficiary bank/organization for detail.
3. If the Instalment Credit Amount applied by the Cardholder exceeds his or her credit limit, it represents that the Cardholder requests PrimeCredit to carry out credit limit increase evaluation on the Cardholder’s credit card account in order to increase the credit limit to the credit limit required for the approval of the application. PrimeCredit may carry out assessment for the increase of Cardholder’s credit limit. PrimeCredit will notify the Cardholder and obtain the Cardholder’s consent before carrying out relevant credit limit adjustment. For application of The Program via mobile application, relevant credit limit increase and disbursement will be carried out directly after the application has been successfully approved without further notice. PrimeCredit reserves the right of final decision to approve the Cardholder’s credit limit increase and the amount of adjusted credit limit.
4. Upon approval of your application, the Instalment Credit Amount will be deducted from the available credit limit of Cardholder’s PrimeCredit credit card account. The credit limit will be restored upon monthly repayment.
5. PrimeCredit will levy a one-off application fee HK\$200 and personalized monthly handling fee (collectively, “Handling Fee”) within the instalment period. If the personalized monthly handling fee is 1% or above, the one-off application fee will be waived. Please call application hotline 34282091 for personalized monthly handling fee and related annualised percentage rate. PrimeCredit reserves the right to alter these fees from time to time without further notice.
6. The Instalment Credit Amount in relation to The Program is the amount payable by the Cardholder in each month over the instalment period (“Monthly Instalment Amount”), and is calculated by dividing the Instalment Credit Amount by the number of months in the instalment period and personalized monthly handling fee. The first Monthly Instalment Amount and one-off application fee will be levied on the approval date of the Instalment Credit Amount. Each Monthly Instalment Amount will be charged to the relevant PrimeCredit credit card account and treated as a cash advance transaction. The Monthly Instalment Amount will be shown in a statement and Cardholder is required to repay the amount in accordance with the terms of PrimeCredit Credit Card Cardholder Agreement. The late charge and/or finance charge under PrimeCredit Credit Card Cardholder Agreement will apply if the minimum payment due or the statement balance shown in the statement is not paid in full on or before the payment due date specified in the statement. Monthly Instalment Amount and the instalment period cannot be altered without the consent of PrimeCredit.

7. Cardholder shall be responsible for all fee or charge arising from a transfer rejection due to the provision of invalid account number and any fee or charge induced when processing an inter-bank transfer transaction.
8. PrimeCredit may at any time cancel The Program immediately during an instalment period in respect of the card account cancellation or termination for whatever reason, or default in the payment of any amounts due under PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions, or breach any other provision of PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions. In addition, Cardholder shall give a notice at least 7 working days in advance to obtain PrimeCredit's prior approval and consent on the early repayment (do not accept early repayment in portion) for all Instalment Credit Amount payable over the remaining instalment period or the credit card account cancellation. In the event of cancellation of The Program for whatever reason, the following will become immediately due and payable i) all remaining Instalment Credit Amount; and ii) personalized monthly handling fee where an application has been approved but not yet posted to the credit card account; and iii) any applicable fee(s) and/or handling fees; and iv) an early repayment administration fee of HK\$300.
9. The Program is only applicable to activated and in normal status PrimeCredit credit card account and Cardholder in good financial standing.
10. PrimeCredit shall have the right at its sole discretion to demand full immediate payment (including the aggregate of all remaining posted and unposted Instalment Credit Amount and any applicable fee(s) and/or handling fees) at all times.
11. Instalment Credit Amount will not be eligible for any cash rebate, rewards, or any other promotional offers through The Program.
12. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which Cardholder may suffer or incurred by way of The Program (including application being declined).
13. PrimeCredit reserves the right to amend or cancel The Program and/or the relevant Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final.
14. In the event of inconsistency between the English and the Chinese version, the English version shall prevail.