

HKDM Rebate Rules and Terms & Conditions

1. HKDM "Direct Money Consumption Reward Program" ("Reward") is applicable only to credit cards issued by PFH Finance Limited ("Eligible Credit Card").
2. Holders of eligible credit cards ("Cardholders") can earn "HKDM Points" rewards through promotional activities launched by PFH Finance Limited from time to time.
3. "HKDM Points" has no expiry date. Each HKDM Point can be used as HK\$1 when repaying PFH credit card bills.
4. All PFH credit cards that are eligible for "HKDM Points" rebate program are subject to eligible spending. The eligible spending can enjoy "HKDM Points" rebate for each card.
5. Cardholders can earn "HKDM Points" rebates after completing eligible purchases. The rebate can be used for repayments starting from the next billing cycle.
6. The "HKDM Points" rebate will be credited to the eligible credit card account automatically within one month after each settlement. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period.
7. All fraudulent, unauthorized, unposted, cancelled, or refunded transactions will be excluded from the "HKDM Points" rebate.
8. If an eligible transaction is cancelled subsequent to the offer of the "HKDM Points" rebate, cardholders will have to return to the company the "HKDM Points" rebate being awarded. The Company reserves the right to debit the credit card account with the "HKDM Points" rebate awarded without prior notice.
9. PFH Finance Limited will verify the transaction record to confirm the "HKDM Points" rebate entitlement of each cardholder. In the event of discrepancy between The Company's record and details recorded on the credit card sales slip, The company record shall prevail.



10. "HKDM Points" rebates can only be used for repaying PFH credit card bills and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the "HKDM Points" rebate is credited. The "HKDM Points" rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
11. "HKDM Points" cannot be transferred to other PFH Account or credit card cardholders.
12. "HKDM Points" cannot be amended, cancelled or revoked.
13. PFH Finance Limited reserves the right to reject any redemption or cancel any "HKDM Points" if Cardholders are actually or reasonably suspected to be in breach of the Cardholder Agreement or the credit card is cancelled, or the card account is in overdue status.
14. Fraud and abuse relating to the earning or redemption of "HKDM Points" may result in the forfeiture of part or all accrued "HKDM Points" as well as the cancellation of a Cardholder's Card(s).
15. In the event of dispute, the decision of PFH Finance Limited shall be final.
16. The English version of these Terms and Conditions shall prevail if there is any discrepancy between the English and Chinese versions.