# 中銀信用卡

## 大豐 CTM 信用卡 買機好時候! 尊享澳門電訊回贈高達\$320 及多項禮遇

中即日起至 2022 年 8 月 31 日,大豐 CTM 信用卡客戶於 CTM 尊享以下多項專屬優惠:

## 大豐 CTM 信用卡尊享:

1) 簽賬/分期享\$200 簽賬額回贈

單筆簽賬/分期付款滿\$4,000 或以上,可享**\$200 簽賬額回贈** 

2) 光纖寬頻自動轉賬享\$120 月費回贈

憑卡新申請自動轉賬服務以繳交 CTM 光纖寬頻月費,可享**\$120 月費回贈\*** 

3) 2x 信用卡積分獎賞

憑卡到 CTM 簽賬、分期付款、自動轉賬繳交任何費用、均可享 2x 信用卡積分獎賞

## 大豐 CTM 信用卡及其他大豐信用卡專享:

4) 豁免手機預繳按金

憑大豐信用卡到 CTM 上台/續約,同時購買任何智能手機及辦理信用卡自動繳費服務,可 享**豁免手機預繳按金優惠**。

## 客戶可同時享有上述 4 項優惠,簽賬更著數!

\*月費回贈將以每月\$10(分12期)派發至客戶之光纖寬頻賬戶內。

#### 一般條款及細則:

- 1. 本推廣只適用於由中銀信用卡(國際)有限公司(下稱「卡公司」)在澳門地區發行的大豐 CTM 信用卡及其他大豐信用卡(商務卡除外),並以該卡簽賬付款方可享有優惠。
- 2. 推廣期由 2022 年 6 月 1 日至 8 月 31 日(包括首尾兩日)。
- 3. 上述 4 項優惠可同時使用,惟若同一筆合資格交易同時符合卡公司其他推廣活動的優惠條件,卡公司保留 只為該筆交易提供其中一項推廣活動獎賞之權利,而有關獎賞項目將由卡公司決定,恕不另行通知。
- 4. 奬賞不能兌換現金、轉換其他禮品、退回或轉讓。
- 5. 卡公司並非有關產品或服務之提供者。任何有關產品或服務之責任,一概由商戶負責。
- 6. 持卡人如有任何舞弊或欺詐成份,卡公司及澳門電訊將即時取消其獲獎賞資格及保留追究之權利。卡公司 及澳門電訊保留因持卡人被取消資格而收回有關現金回贈及/或於該信用卡直接扣除已獲發之獎賞金額之權

利。卡公司亦保留取消該信用卡之權利,及/或採取任何其認為適當之法律行動。

- 7. 除有關客戶及卡公司以外,並無其他人士有權按<<合約(第三者權利)>>強制執行本條款及細則的任何條文下的利益。
- 8. 本推廣活動受以上條款及細則約束。卡公司及澳門電訊保留隨時更改、停止或取消以上優惠及不時修訂優惠條款及細則之權利,毋須就有關更改、停止或取消另行通知客戶,亦恕不承擔任何有關優惠或條款及細則之更改、停止或取消所引起的任何形式的責任。
- 9. 如有任何爭議,卡公司及澳門電訊保留最終決定權。
- 10. 若本條款及細則之內容與其他文字版本存有差異,則一切以中文版本之條款及細則為準。

## 「簽賬/分期付款享\$200 簽賬額回贈」條款及細則:

- 1. 憑大豐 CTM 信用卡於澳門電訊單筆簽賬/免息分期付款滿\$4,000,首 500 位之主卡客戶(以 ID 號碼計算)於推廣期內每位可獲 1 次\$200 簽賬額回贈,附屬卡之交易及獎賞將合併於主卡賬戶內,合資格交易須於交易日後7日內成功誌賬,並以卡公司系統紀錄為準,卡公司不會對任何交易之延誤承擔任何形式之責任。若交易日期相同,則以金額較高之該筆交易可優先獲得回贈資格。簽賬回贈於推廣期結束後 2 個月內自動回贈到合資格信用卡之主卡賬戶內,並顯示於月結單上。
- 2. 推廣不適用於自動轉賬交易。
- 3. 本優惠不可兌換現金或其他貨品或與其他折扣優惠同時使用,且不可轉讓。
- 4. 卡公司將核實客戶之信用卡交易紀錄,以確定客戶在此推廣中可獲得獎賞。如客戶信用卡之交易與卡公司 資料有任何差異,將以卡公司之紀錄為準。
- 5. 任何虛假、未經許可、未能成功誌賬、已取消或已退款之交易均視為無效交易。
- 6. 信用卡賬戶在推廣期內及誌入獎賞時必須正常、有效及信用狀況良好,方可獲得獎賞。如客戶違反持卡人 合約條款、信用卡賬戶已取消、有欠款逾期未清還或有不良紀錄,將不獲發獎賞,有關獎賞將自動取消。
- 7. 簽賬額回贈不能兌換現金、轉換其他禮品及不能轉讓,及只可用作日後信用卡零售簽賬用途,並不可用作 現金透支、支付任何財務費用或繳交獲贈獎賞前累積未繳的信用卡結欠金額。
- 8. 符合簽賬回贈之人數設有上限,如符合簽賬回贈之總人數達到 500 位主卡客戶之上限時,但推廣期仍未結束,卡公司及澳門電訊保留即時終止獎賞之權利,恕不另行通知。
- 9. 卡公司保留分期批核的最終決定權。分期申請一經批核,卡公司將在客戶信用卡賬戶內扣減相關可用信用額,分期總額將平均分 12 個月誌入客戶的信用卡賬戶內(4 捨 5 入保留至小數後 2 位),客戶須按信用卡月結單每月繳付有關款項。
- 10. 免息優惠只適用於在月結單到期付款日或之前繳付全部月結單結欠的客戶,如卡公司到期付款日或之前仍 未收到全部月結單結欠,則已誌賬之每月分期金額需按收費表支付利息。
- 11. 客戶如於分期付款期間取消信用卡、信用卡戶口被凍結或其他原因引致信用卡賬戶失效,有關未誌賬的分期款項將一次性誌人有關信用卡或客戶名下其他大豐信用卡戶口內,並不再享有分期優惠。
- 12. 客戶如於分期付款期間內取消與澳門電訊(「商戶」)的合約,或使有關合約失效,仍需償還信用卡未誌賬的分期款項。
- 13. 免息分期付款優惠受「中銀信用卡(國際)有限公司免息消費分期計劃條款及細則」及卡公司不定時公佈修訂的條款及細則所約束。

## 「互聯網自動轉賬享\$120月費回贈」條款及細則:

1. 推廣期內客戶使用與服務登記人同名之大豐 CTM 信用卡於澳門電訊新申請自動轉賬繳費服務繳交光纖寬頻

(「有關服務」)費用,首800位客戶可享\$120月費回贈(下稱「獎賞」)。

- 2. 獎賞只適用新辦理有關服務的賬戶,即客戶在申請有關服務日起計的過去6個月內,未曾以該卡辦理有關服務。
- 3. 獎賞將以每月\$10(分 12 期)派發至至客戶之光纖寬頻賬戶內。若客戶於合約期內取消自動轉賬服務,將收回優惠期內之所有回贈金額。
- 4. 符合簽賬回贈之人數設有上限,如符合簽賬回贈之總人數達到800位主卡客戶之上限時,但推廣期仍未結束,卡公司及澳門電訊保留即時終止獎賞之權利,恕不另行通知。
- 5. 信用卡賬戶在推廣期內及誌入獎賞時必須正常、有效及信用狀況良好,及有關服務保持有限,方可獲得獎賞。如客戶違反持卡人合約條款、信用卡賬戶已取消、有欠款逾期未清還或有不良紀錄,或有關服務已失效,將不獲發獎賞,有關獎賞將自動取消,即使客戶已領取獎賞,卡公司有權從客戶信用卡賬戶內扣除有關費用而不作另行通知。

#### 「2x 信用卡積分獎賞」條款及細則:

詳情請參閱 https://www.boci.com.hk/creditcard/macau/chi/creditcard/boci cc sc ctmvisacard.htm。

#### 「豁免手機預繳按金」條款及細則:

此優惠由商戶提供,詳情請向商戶查詢。

信用卡客戶服務熱線:(853)89889933









## Tai Fung Credit Cardholders enjoy up to \$320 rebate & benefits at CTM

From now until 31 August 2022, Tai Fung CTM Credit Card customers can enjoy the following exclusive offers at CTM:

#### **Tai Fung CTM Credit Card offers:**

## 1) \$200 rebate for spending/installment

Upon single spending/ installment with \$4,000 is entitled to receive \$200 spending rebate

## 2) \$120 monthly fee rebate for internet autopay

Newly apply the autopay service for CTM Fiber Broadband service will receive \$120 rental rebate\*

## 3) 2x Credit Card Gift Points for all CTM spending

Earn 2x bonus points rebate for all spending, installment & autopay transaction at CTM.

#### **Others Tai Fung Credit Cards Offers**

## 4) Handset deposit waiver

Purchase smartphone bundling offer conduct contract renewal and setup auto payment at CTM to enjoy handset deposit waiver on selected smartphones.

#### Cardholders can enjoy the above 4 offers at the same time!

\* The rental rebate will be debited to cardholders' Fiber Broadband account and will be evenly distributed to the related account throughout the 12 months. (\$10 / month)

#### General Terms and Conditions:

- This promotion is exclusively available to holders (the "Cardholders") of Tai Fung CTM and other credit
  card issued by BOC Credit Card (International)Ltd. ("Card Company") in Macau Region (exclude
  Commercial Card, the "Eligible Credit Card"). Cardholders can enjoy the offers when they settle payment
  with an Eligible Credit Card.
- 2. Promotion period is from 1 June to 31 August 2022, both start day and end day inclusive.
- Cardholders can enjoy the above mentioned four offers at the same time. If a transaction of the eligible
  credit card meets the promotion criteria of the other promotions simultaneously, Card Company reserves
  the final right to provide only one of the promotion rewards to that transaction, which subject to Card
  Company without prior notice.
- 4. The reward cannot be exchanged for cash, any other gifts and it is neither refundable nor transferrable.
- 5. Card company accepts no responsibility and no liability for any matter relating to the products and services provided by the merchant.
- 6. In case of fraud or abuse, card company and CTM reserve the right to disqualify cardholder's redemption qualification immediately and retain the right for legal action. Card company and CTM reserve the right to retrieve and/or deduct the awarded reward amount from that credit card. Card company also reserves the right to cancel that credit card, and/or take any legal actions if it is necessary.

- 7. No person other than the Cardholders and card company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the previsions of these terms and conditions. This promotion is bound by the aforementioned terms and conditions. Card company and CTM reserve the right to amend, suspend, or cancel this promotion or amend terms and conditions at its sole discretion at any time without prior notice, and will not bear any form of responsibility cased by the amendments, suspension, or cancellation.
- 8. This promotion is bound by the aforementioned terms and conditions. Card company and CTM reserve the right to amend, suspend, or cancel this promotion or amend terms and conditions at its sole discretion at any time without prior notice, and will not bear any form of responsibility caused by the amendments, suspension, or cancellation.
- 9. In case of any dispute, the decision of Card company and CTM will be final.
- 10. Should there be any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese one will prevail and apply.

#### Terms and Conditions of "\$200 rebate for spending/ installment"

- 1. Upon single spending / installment of \$4,000 with Tai Fung CTM Credit Card at CTM, the first 500 principal cardholders (in units of ID number) is eligible to receive \$200 spending rebate one only within promotion period, and additional cardholders' transactions and rewards will be in the possession of principal cardholders. The eligible transaction needs to be posted successfully within 7 days from the transaction date, and the system records of Card company will be final. Card company will not bear any responsibility in any forms of any delayed transactions. If cardholders' eligible transactions are on the same transaction date, the one with the higher transaction amount of that eligible transaction will be given the priority to receive the reward. The reward will be posted into the eligible credit card principal card account within 2 months after the end of the promotion, and it will be shown on monthly statement.
- 2. The offer is not applicable to auto payment transactions.
- 3. This promotion cannot be exchanged as cash or any other goods or enjoyed with other offers and it is non-transferrable.
- 4. To confirm the reward to be received by each cardholder for the promotion, Card company will authenticate the eligibility of each transaction by matching the cardholder's records kept by Card company. If the information provided by cardholder differs from those of the records of Card company, the latter will be final and conclusive.
- 5. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be deemed as eligible transactions and will not be qualified for the reward.
- 6. Only cardholders whose credit card accounts are valid and in good standing throughout the entire promotion period and at the time when the reward is awarded are eligible to receive the reward. In the event of violation of the user agreement, termination of a credit card account, or when there is overdue amount, or when the card account is in default, the reward will be cancelled automatically forthwith.
- 7. The spending rebate cannot be redeemed for cash nor transferred to other gift items and it is non-transferable, and is meant exclusively for retail transactions purpose and cannot be used for cash advance, settlement for financial charge or any previous outstanding balance accrued before the transaction rebate is credited.
- 8. The total spending rebate is limited to respective maximum amounts. When the number of qualified principal cardholders reaches 500, even it is still within the promotion period, Card company and CTM reserve the right to terminate the spending rebate reward at any time without prior notice.
- 9. Approval for the installment plan is subject to the final decision of Card company. Upon approval of cardholder's application, the total amount of the installment plan will be deducted from the available credit limit of cardholder's designated credit card and the cardholder's credit card amount will be debited each month with the said statement amount for a period of 12 consecutive months. Cardholders have to pay the corresponding amount that is shown on credit card monthly statement.
- 10. No interest will be payable by a cardholder who makes full payment each month to settle the statement balance posted in the said cardholder monthly statement on or before the payment due date. If a cardholder fails to make full payment to repay the statement balance, the cardholder will pay a finance charge on the monthly installment amount due but unpaid at the prevailing interest rate applicable to the said credit card account from the posting date of such monthly installment.
- 11. If a cardholder cancels the card account or the card account is terminated by Card company or becomes invalid for whatever reason, all outstanding monthly installments will become due and payable

- immediately and will be automatically debited to any other Tai Fung credit card account held by the cardholder from card company.
- 12. If a cardholder terminates or suspends a service plan within the service contract period, card company, card company reserves the right to demand the cardholder to immediately repay in full outstanding monthly installment amount of the said installment plan.
- 13. The terms and conditions of the "BOC Credit Card Interest-free Purchase Installment Program" apply in addition to and on top of the above terms and conditions.

#### Terms and Conditions of "\$120 monthly fee rebate for Internet autopay"

- 1. Upon newly apply the auto payment service for CTM Fiber Broadband ("the Service") with Tai Fung CTM cobranded credit card under the same name of service registrant, the first 800 principal cardholders (in units of ID number) will enjoy \$120 rental rebate.("Reward").
- 2. The offer is only applicable to the customers who does not apply the service in the past 6 months.
- 3. The reward will be debited to cardholders' Fiber Broadband account and will be evenly distributed to the related account throughout the 12 months.
- 4. The total monthly fee rebate is limited to respective maximum amounts. When the number of qualified principal cardholders reaches 800, even it is still within the promotion period, card company and CTM reserve the right to terminate the spending rebate reward at any time without prior notice.
- 5. Only cardholders whose credit card accounts are valid and in good standing throughout the entire promotion period and at the time when the reward is awarded are eligible to join this promotion and receive the reward. In the event of violation of the user agreement, termination of a credit card account, or there is any overdue amount, or when the card account is in default, or the service is cancelled, card company shall cancel the eligibility of the respective cardholder from receiving the reward and reverse the awarded reward from his/her credit card account without prior notice.

#### Terms and Conditions of "2x Credit Card Gift Points for all CTM Spending"

For details please refer to

https://www.boci.com.hk/creditcard/macau/chi/creditcard/boci cc sc ctmvisacard.htm

#### Terms and Conditions of "Handset Deposit Waiver"

This offer is provided by the merchant, please contact the merchant for details.

Credit Card Customer Service Hotline: (853) 8988 9933





