



## 有關中銀信用卡「簽賬得FUN」禮品集換領條款及細則（澳門地區）」修訂通知

茲通知 中銀信用卡（國際）有限公司（「卡公司」）將修訂以下「簽賬得FUN」禮品集換領條款及細則（澳門地區）」內容，並於2025年1月1日（「生效日」）起生效。其他服務收費項目、條款及細則維持不變。

「簽賬得FUN」禮品集換領之一般條款及細則之修訂內容如下：

服務	項目	修訂前之內容說明	修訂後之內容說明
中銀信用卡	修訂第14點之無效交易條款及細則	如簽賬積分的累積或換領申請如涉及任何舞弊及/或欺詐成份，所有已累積的積分及信用卡賬戶可被取消。卡公司保留採取任何其認為適當的法律行動。	合資格信用卡賬戶交易，無論是否已過賬，如隨後被部分或全部取消、退款或撤銷（包括購物退稅），將不會被視為合資格信用卡賬戶交易（「無效交易」），且不符合獲得積分的資格。卡公司可能會要求任何相關交易的證明文件，以確定合資格信用卡賬戶是否有任何欺詐或濫用。對於任何涉及無效交易、欺詐、濫用或非正常重複購買和退款交易（「欺詐性積分」）的積分（無論該積分是否已兌換任何禮品），卡公司保留全權酌情決定，並在不事先通知客戶的情況下扣除欺詐性積分，或根據每一積分可兌換簽賬額兌換率（200分=\$1），由相關的合資格信用卡賬戶扣除與欺詐性積分等值的金額。客戶獲得的任何欺詐性積分將立即到期並由客戶償還給卡公司。

備註：

- 除非特別註明，修訂將適用於卡公司在澳門地區發行的所有中銀/大豐信用卡。
- 若閣下在生效日或以後繼續使用或保留信用卡賬戶，閣下將被視作同意接受上述修訂並受其約束。若閣下不接納有關修訂，我們可能無法繼續為閣下提供服務。閣下如對修訂有任何查詢或回應，請在辦公時間（星期一至五，9:00 – 17:30）致電客戶服務熱線8988 9933。如本通知的中、英文版本有歧異，概以中文版本為準。

3. 閣下亦可於卡公司網頁([www.bochk.com/creditcard/macau/](http://www.bochk.com/creditcard/macau/)) ( 主頁>推廣優惠>簽賬得FUN>簽帳得FUN禮品集)查閱「簽賬得FUN」禮品集換領之一般條款及細則。

4. 閣下亦可在卡公司網頁([www.bochk.com/creditcard/macau/](http://www.bochk.com/creditcard/macau/)) ( 主頁>最新消息 ) 下載有關客戶通知。

如有任何查詢，請在辦公時間 ( 星期一至五，9:00 – 17:30 ) 致電客戶服務熱線8988 9933。

中銀信用卡 ( 國際 ) 有限公司謹啓

2024年11月



**Notice of Amendments to the BOC Credit Card “Terms and Conditions of Gift Point Redemption Program (Macau Region)”**

Please be informed that with effect from 1 January 2025 (the “Effective Date”), BOC Credit Card (International) Ltd. (“The Company”) will revise the “Terms and Conditions of Gift Point Redemption Program (Macau Region)” listed below. Unless otherwise specified, other service charges/fees/terms and conditions remain unchanged.

**Revisions to contents of the “Terms and Conditions of Gift Point Redemption Program (Macau Region)”**

Service	Item	Content details before revision	Revised content details
BOC Credit Card	Terms and Conditions regarding Invalid Transactions will be revised.	Any fraudulent use or abuse of the Gift Point Redemption Program or the redemption process may result in the forfeiture of the accumulated Gift Points as well as the cancellation of the card account(s). The Company further reserves the right to take such legal actions as may be appropriate in such instances.	Eligible Credit Card Account Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be counted as Eligible Credit Card Account Transactions (“Invalid Transactions”) and will not be eligible for Gift Points. BOCCC may request supporting documents for any underlying transactions to determine whether there has been any fraudulent or abusive use of the Eligible Credit Card Account. For any Gift Points (no matter if the Gift Points have been redeemed for any gift) in respect of Invalid Transactions, fraud, abuse or abnormal repetitive purchase and refund transaction (“Fraudulent Gift Points”), BOCCC may, at its sole

			discretion, in respect of all such Fraudulent Gift Points and without prior notice to the customer, deduct the Fraudulent Gift Points or charge back the value equivalent to the Fraudulent Gift Points, based on the redemption rate of each Gift Point to Spending Rebate (200 Gift Points = \$1), from the associated Eligible Credit Card Account. Any Fraudulent Gift Points obtained by customer shall become immediately due and repayable by the customer to BOCCC.
--	--	--	---

**Note:**

1. Unless otherwise specified, the amendments are applicable to all types of BOC/Tai Fung Credit Card issued by BOC Credit Card (International) Ltd. in Macau Region.
2. Please note that you will be deemed to have agreed to the above amendments and will be bound by them if you continue to use or retain your credit card(s) and/or maintain the card account(s) with us on or after the Effective Date. Please note if you do not accept the amendments, we may not be able to continue to provide services to you. If you have any enquiry/response regarding the amendments, please call our Customer Service Hotline at 8988 9933 during office hour (Mon – Fri, 9:00 am to 17:30 pm). Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.

For enquiries, please call our Customer Service Hotline at 8988 9933 during office hour (Mon – Fri, 9:00 am to 17:30 pm).

BOC Credit Card (International) Ltd.

November 2024