

「中銀信用卡飛行里程」計劃條款及細則（澳門地區）：

1. 「中銀信用卡飛行里程」計劃(下稱「本計劃」)適用於由中銀信用卡(國際)有限公司(下稱「卡公司」)在澳門地區發行的中銀信用卡(包括大豐信用卡)，中銀信用卡客戶(下稱「客戶」)如欲參加飛行里程計劃，均需登記成為飛行里程計劃之會員，以便日後兌換飛行里數之用。中銀/大豐銀聯雙幣信用卡會員參與本計劃需以澳門幣賬戶號碼登記或兌換飛行里數。
2. 本計劃的客戶必須為有關參與航空公司之飛行獎勵計劃之會員，客戶可透過相關航空公司查詢及登記成為其會員。
3. 客戶須登記有關航空公司會員號碼以加入本計劃，方可兌換飛行里數。客戶不得把里數兌換至其他人士名下的航空公司會員號碼內。
4. 參加本計劃的客戶，其信用卡賬戶須有效及信用狀況良好，方可將簽賬積分轉為本計劃之飛行里數。有關簽賬積分之累積及使用細則，概以中銀信用卡「簽賬得 FUN」禮品集換領條款及細則為準。
5. 首次兌換時，須兌換最少 1,000 里數/點數/公里(「里數」)；其後兌換可以 500 里數作基本單位之倍數遞增。各參與「飛行里程計劃」的航空公司之飛行里數兌換比率或有所不同，並可能被不時更新。最新比率可於卡公司網站瀏覽。
6. 客戶名下所有合資格信用卡主卡之簽賬積分均可合併作為兌換飛行里數之用。此計劃只適用於主卡持有人。
7. 每兌換 5,000 里數手續費為 MOP/HK\$50(如兌換里數少於 5,000 里數，亦會收取相等於兌換 5,000 里數之手續費)；每次最低收費為 MOP/HK\$100，最高收費為 MOP/HK\$300。
8. 已兌換成飛行里數的簽賬積分不能退回客戶之信用卡賬戶內。一般情況下，兌換飛行里數需時四至六星期，並須視乎有關飛行里程計劃所屬之航空公司而定。
9. 簽賬積分需於有效期屆滿前兌換成參與本計劃之航空公司飛行計劃里數。
10. 積分的累積或兌換若如涉及任何舞弊或欺詐行為，所有已累積的積分/飛行里數及中銀信用卡賬戶均可被取消。卡公司保留採取任何其認為適當的法律行動。
11. 已兌換成有關航空公司里數的積分，或參與本計劃之航空公司就其飛行計劃採取的任何行動，卡公司概不承擔責任。
12. 客戶成功申請成為任何參與本計劃之航空公司飛行計劃會員後，必須遵守有關之飛行計劃的規條，並受該等規條約束。
13. 參與本計劃之航空公司可隨時作部分或完全修改其飛行計劃的規條，包括但不限於規則、條文、優惠、參加資格、里數有效期及里數轉換，是否作出通知將由個別航空公司決定，而該等改變或會對已累積的飛行里數造成若干影響。若因此對客戶造成任何損失，卡公司概不負責。
14. 卡公司保留更改、暫停或取消優惠或修訂其條款及細則之酌情權。
15. 卡公司及有關參與之航空公司就所有事宜及爭議保留最終決定權。
16. 如本計劃之條款及細則的中、英文版有所差異，一概以中文版為準。

BOC Credit Card Superior Travel Award Program Terms & Conditions (For Macau Region) :

1. The BOC Credit Card Superior Travel Award Program (the "Award Program") is exclusively available to holders (the "cardholders") of BOC Credit Card (including Tai Fung Credit Card) issued in Macau by BOC Credit Card (International) Ltd (the "Company") (the "cardholders"). Eligible cardholders who wish to participate in the Mileage Awards must enroll in Mileage Awards in order to transfer Gift Points to air mileage scheme(s). For registration and redemption, holders of a BOC/Tai Fung UP Dual Currency Credit Card will have to use Credit Card account denominated in the Macau currency (MOP).
2. Cardholders must be a member of one of the participating airline's scheme(s) in order to participate in this program. Cardholders can contact any participating airline(s) to inquire and/or to register for participation in any such scheme.
3. Cardholders must register their own membership number of relevant participating airline(s) in order to enroll in this program and/or to redeem air mileage. Cardholders are not allowed to redeem air mileage using a membership number(s) not belonging to them or not in their own registered personal name.
4. Only enrolled cardholders whose BOC/Tai Fung Credit Card accounts are valid and in good standing will be entitled to transfer BOC Credit Card Rewards Gift Points (the "Gift Points") to the respective air mileage program. "Rewards Scheme Gift Redemption" terms and conditions also apply.
5. For first time redemption, the minimum level shall be 1,000 Miles/Miles Points/Kilometers("Mileage"). Redemption shall be in multiples of 500 Mileage thereafter. The conversion rate of Gift Points to air mileage may differ for each participating airline, and it may be varied from time to time. The latest conversion rate is available at our website.
6. Gift Points are not transferable but can be pooled from any BOC Credit Card account of the same main cardholder for the purpose of redeeming air mileages. This redemption privilege is applicable to the main cardholder only.
7. A handling fee of MOP/HK\$50 will be charged for the conversion of every 5,000 Mileage (for conversion with less than 5,000 Mileage will also be charged at the rate of 5,000 Mileage), subject to a minimum of MOP/HK\$100 or a maximum of MOP/HK\$300 per transaction.
8. Once a redemption request has been accepted and processed by the Company, all Gift Points so redeemed and deducted from the Cardholder's eligible Credit Card account(s) cannot be reinstated. Under normal circumstances, transaction will take up to 4 to 6 weeks to complete, and will be subject to the travel award program for which the airline company belongs to.
9. Only valid Gift Points will be accepted by a participating airline for transfer to its frequent flyers program.
10. Any fraudulent use or abuse of the Gift Point Rewards Program or of 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.
11. The Company accepts no liability for the Gift Points transferred to any of the participating airline(s) under this Program or for the actions taken/contemplated by a participating airline(s) in connection with its mileage program or otherwise.
12. Cardholders are subject to and must comply with the terms and conditions of the mileage program they have chosen to join or successfully joined.
13. The participating airlines may change its program rules including but not limited to regulations, policies, benefits, participation conditions, mileage expiry or mileage levels, in whole or in part, at any time with or without prior notice, even though such changes may materially affect the value of the free mileage already accumulated. The Company accepts no responsibility for any such matters if the cardholders suffer a loss as a result thereof.
14. The Company reserves the right to change, suspend or terminate the Program or to amend its Terms and Conditions at its sole discretion.
15. All matters and disputes are subject to the decision of the Company and the participating airlines.
16. Should there be any discrepancy and inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.