

中銀信用卡「簽賬得 FUN」禮品集換領條款及細則（澳門地區）：

1. 中銀信用卡「簽賬得 FUN」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)，客戶可以積分換領禮品集內的簽賬額。中銀/大豐銀聯雙幣信用卡(下稱「雙幣卡」)換領簽賬額須以澳門幣賬戶號碼申請。
2. 客戶每次使用中銀信用卡作零售簽賬或現金透支金額滿 HK\$/MOP/RMB1 元，可得 1 積分(HK\$/MOP/RMB1=1 分)。簽賬積分不適用於繳付「銀行或信用卡服務」、「信貸服務」及繳交稅款、政府費用、「現金分期」及「月結單分期」的交易；及卡公司不時公佈的交易類別；亦不適用以雙幣卡於中國內地進行的購買物業、汽車、機票、燃油、批發、超市交易、支付醫院費用及繳交學費等有關的交易。信用卡的簽賬商戶類別，將根據 Visa/MasterCard/銀聯國際組織不時界定之商戶分類或由卡公司全權酌情決定。
3. 主卡與附屬卡的積分合計於主卡賬戶，主卡與附屬卡客戶均可使用該積分換領簽賬額，客戶名下之任何中銀信用卡(包括商務卡及網上信用卡)主卡的積分可合併使用，但同一公司賬戶下的商務卡積分不可合併使用。普通卡及金卡的積分累積期最長達 15 個月，白金卡積分累積期最長達 36 個月，Visa Signature、Infinite 及銀聯雙幣鑽石信用卡積分累積最長達 48 個月，而積分到期當月的新簽賬所獲得的積分將撥入新一期可用積分內，並不可與上期積分合併使用。
4. 客戶之賬戶如有違反持卡人合約條款及/或客戶之賬戶已取消、有欠款逾期未清或有不良記錄，該持卡人將不可以換領簽賬額，而積分亦可能被取消。
5. 已取消或過期之信用卡積分自動註銷，及不可用以換領簽賬額。
6. 可換領簽賬額的簽賬積分，以卡公司電腦系統最新紀錄為準。如客戶之賬戶未有足夠的積分/信用額，該簽賬額換領申請將會自動取消。
7. 如欲以積分兌換豁免年費，須不少於信用卡年費收費前一個月遞交禮品換領申請，年費豁免只適用於主卡賬戶。
8. 簽賬額及「網上換領」之積分要求只適用於主卡客戶於網上申請換領，客戶須成功申請中銀信用卡網上服務方可享受有關優惠。
9. 換領申請一經接納，所需積分/簽賬額將從指定之卡賬戶中扣除，其他支付方式恕不接受，而有關換領交易將在下期月結單上清楚列明。所有簽賬額一經申請，均不接受取消或更改。
10. 在一般情況下，簽賬額兌換申請一經批核，將約 3 個工作天內記入客戶指定之卡賬戶內，並顯示於下一期之信用卡月結單上。所有兌換一經申請，均不能取消或更改。
11. 簽賬額兌換不得轉讓、安排退款及兌換現金。若於存入有關之簽賬額時指定之卡賬戶已被結束或終止(不論是否由卡公司作出之決定)，該次之簽賬額兌換將告取消，客戶不得作出任何追討。
12. 所有兌換的簽賬額均不能兌換現金、不能退回及轉讓，亦不可作售賣用途。所有兌換的簽賬額只可作回贈後信用卡的零售簽賬用途，並不可用作現金透支或支付任何財務費用或繳交兌換前累積未繳之信用卡結欠。
13. 卡公司將保留修改或增刪所有條款及細則的權利，並有權隨時終止此計劃或更改此計劃內容，而毋須承擔任何責任。
14. 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。
15. 查詢可用積分或換領事宜，請瀏覽網頁 www.bochk.com/creditcard/macau/，或致電中銀信用卡客戶服務熱線 8988 9933 查詢。
16. 卡公司就所有事宜及爭議保留最終決定權。
17. 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)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。如此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 Gift Point Redemption Program Terms & Conditions (For Macau Region) :

1. The BOC Credit Card Gift Point Redemption Program applies 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 "eligible cardholders"). Holders of a BOC Credit Card are entitled to enjoy either free redemption or purchase of gift items at special cash price in combination with the BOC Credit Card Rewards Gift Points (the "Gift Points"); BOC/Tai Fung UP Dual Currency Credit Cardholder will have to use a credit card account denominated in the Macau currency (MOP).
2. Eligible cardholders can earn one Gift Point for every HK\$/MOP/RMB1 spent on retail purchase as well as cash advance. However, the award of Gift Points does not apply to bill payments for payee merchants in the category of "Bank or Credit Card Service", "Government Tax & Fee", "Credit Service" and such other categories as the Company may at its sole discretion determine from time to time. Moreover, the award of Gift Points does not apply to BOC Dual Currency Credit Card spending in Mainland China for the purchase of property, motor vehicle, fuel, air ticket, and hospital service or for the settlement of school fees, as well as for purchases in wholesale and supermarkets. Merchant categories are defined by Visa, MasterCard, UnionPay International organization or the company at sole discretion and may subject to change from time to time.
3. Gift Points earned by eligible cardholders holding a main BOC credit card account (including Business Card and Intown Card)

can pool accumulated gift points from cards held by the same cardholder for gift redemption purpose in the Gift Point Redemption Program. However Gift Points earned by individual Business Card of the same company account cannot be pooled or combined for gift redemption. Cardholders can enjoy exclusive Gift Point retention period of up to 15 months for all standard Visa/MasterCard and gold card, 36 months for all Visa/MasterCard Platinum Card, Dual Currency Card, and 48 months for Visa Signature, Infinite and UP Dual Currency Diamond Credit Card. Unused accumulated expiring Gift Points can neither be carried forward nor used for redemption in conjunction with gift points generated by transactions in their expiry month.

4. The Company reserves the rights to reject any Gift Point redemption request and/or to cancel any accumulated Gift Points if a cardholder violates any User Agreement provisions, cancels the card account or defaults in card payment.
5. Accumulated gift points as well as unused but expired gift points from a cancelled card account will be cleared automatically and will not be accepted for redemption or otherwise.
6. Gift Points available for redemption are those posted in the current monthly statement and held by the Company record. If a card account does not have sufficient Gift Points to meet the required number of points specified in a gift redemption request, the redemption order will automatically be scaled down to the level permitted by the accumulated points.
7. The "Annual Fee Waiver" offer applies only to the Main Card Cardholder and must be redeemed one month ahead of the annual fee renewal month.
8. Spending rebate and the specified "online redemption" gift point privilege are only applicable to main card holders who have successfully applied for online redemption. To enjoy the offer cardholders must first successfully apply for the BOC Credit Card online service.
9. Upon acceptance of a gift redemption order, the required Gift Points and/or the cash payment amount due will be debited to the card account as per the cardholder's instructions; other payment means will not be accepted. Transaction details will accordingly be posted and shown on the monthly statement that follows. All confirmed redemption requests can neither be changed nor cancelled.
10. Under normal circumstances, it may take around 3 working days to post the redeemed "Spending Rebate" amount to the requesting cardholder's specified card account. Related transaction activity will be shown on the monthly statement that follows. All accepted redemptions can neither be cancelled nor changed.
11. "Spending Rebate" amount cannot be transferred, refunded or exchanged for cash. Should the "Spending Rebate" be posted to cardholder's specified card account that is blocked or terminated (whether or not resulted from a discretion exercised by the Company), the related cash rebate redemption will be cancelled and the affected cardholder will not have any right to seek redress from the Company.
12. The redeemed "Spending Rebate" cannot be converted into cash, returned, transferred or offered for sale. The redeemed "Spending Rebate" is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the spending rebate is credited.
13. The Company reserves the right to amend the terms and conditions of this rewards program and to make the final decision on all matters in connection therewith.
14. 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.
15. For Gift Point or redemption details, please visit www.bochk.com/creditcard/macau/ or call BOC Credit Card Customer Services Hotline: 8988 9933.
16. All matters and disputes will be subject to the final decision of the Company.
17. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.