

中銀信用卡「積 FUN 錢」優惠條款及細則 (澳門地區) :

1. 中銀信用卡「積 FUN 錢」優惠(下稱「本優惠」)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)(附屬卡及預付卡除外)(下稱「合資格信用卡」)。
2. 客戶可於參與商戶以積分即時兌換現金折扣，每滿指定數量的簽賬積分可兌換指定金額的即時現金折扣；或於指定商戶以指定簽賬積分即時兌換指定禮券／現金券。
3. 兌換現金折扣／指定禮券／現金券所需之積分，將即時於合資格信用卡賬戶內扣除。
4. 本優惠只適用於主卡客戶，客戶名下所有之中銀信用卡之積分均可合併使用，附屬卡的積分將合併於主卡戶口內。如客戶於兌換現金折扣時卡賬戶內積分不足，將於其名下積分最快到期的合資格信用卡賬戶扣除餘下所需積分，而該賬戶狀況必須正常、有效及信用狀況良好；如客戶名下所有信用卡賬戶內的總積分不足，將於其信用卡內直接扣除簽賬額。
5. 兌換現金折扣／指定禮券／現金券的交易一經批核，將不接受更改、退回或取消。而兌換現金折扣／指定禮券／現金券之簽賬積分亦不獲退回。已換購之產品均不能更換或退款。
6. 所有積分均不可兌換現金或其他商品，亦不可轉讓。
7. 可兌換現金折扣之金額以交易金額為上限。
8. 本優惠只適用於特定參與商戶指定的產品及服務。對於商戶提供之產品及服務質素，卡公司概不負責。
9. 客戶可兌換現金折扣／指定禮券／現金券的積分以卡公司電腦系統最新紀錄為準。如卡積分不足以繳付有關現金折扣交易的全數金額，餘款將從客戶所使用的合資格信用卡扣除。
10. 如簽賬積分的累積方法或兌換過程涉及任何舞弊及欺詐成份，所有已累積的積分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. 本優惠須受卡公司及有關商戶的條款及細則約束，詳情請參閱個別優惠推廣或向卡公司或有關商戶查詢。
12. 卡公司及有關商戶保留更改、暫停或取消優惠或修訂其條款及細則之酌情權。
13. 卡公司及有關參與商戶就所有事宜及爭議保留最終決定權。
14. 如此優惠之條款及細則的中、英文版有所差異，一概以中文版為準。

Instant Rewards Terms and Conditions (For Macau) :

1. Instant Rewards (the "Offer") is only applicable 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 Credit Card"), excluding additional card and prepaid card.
2. Holders of an eligible credit card are entitled to convert Reward Gift Points (the "Gift Points") to instant cash discount, or to convert Gift Points to designated cash coupon/voucher at designated merchants.
3. Redeemed Gift Points will be instantly deducted from cardholder's eligible credit card account(s).
4. Gift Points from the Main and the Additional Card(s) under the name of the same main cardholder can be pooled for redemption purposes. This privilege is only applicable to the Main Cardholder. Where the Gift Points required for redemption are insufficient, such Gift Points as may be available from other related card accounts will be deducted using points close to expiry from the eligible Credit Card, the residual transaction amount must be settled by a valid eligible Credit Card. The status of the eligible Credit Card account must be valid and in good standing at the time of redemption.
5. Once Gift Points have been redeemed, all such transactions cannot be changed, refunded or cancelled and all redeemed Gift Points cannot be reinstated. All redeemed products cannot be returned for refund or exchanged for whatever gift.
6. All Gift Points cannot be exchanged for cash and/or non-specified goods/items; they are also not transferrable, unless otherwise specified.
7. The maximum redeemable amount of Instant Rewards is subject to the transaction amount.
8. Offer is only applicable for such product/service as may be specified by a participating merchant. The Company accepts no liability for the product/service provided by the participating merchants.
9. Gift Points available for redemption are those posted in the current monthly statement and held by the Company record. Where the Gift Points available are insufficient to cover the requirement of a transaction amount, the shortfall will be deducted from the cardholder's other available eligible Credit Card account.
10. Any fraudulent use or abuse of the offer or the redemption process may result in forfeiture of the accrued Gift Point(s) 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. Offer is subject to the terms and conditions of the Company and the participating merchants. Please refer to the respective offer/promotion or get further clarifications either from the Company or the participating merchants.
12. The Company and the participating merchants reserve the right to change, suspend or terminate the offer/promotion or to amend the terms and conditions at their sole discretion.
13. All matters and disputes are subject to the final decision of the Company and the participating merchants
14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.