

CTM 銀聯雙幣鑽石信用卡及Visa Signature信用卡本地餐飲、酒店及海外簽賬高達3%簽賬額回贈條款及細則

1. 推廣期由2025年1月1日至12月31日止(包括首尾兩日及以交易日期為準)(「推廣期」)。
2. 客戶須於推廣期內以中銀信用卡(國際)有限公司(「卡公司」)在澳門地區發行之大豐CTM銀聯雙幣鑽石信用卡及Visa Signature信用卡(「合資格信用卡」)進行本地餐飲和酒店類別簽賬*及海外簽賬^，可獲以下獎賞。
 - 2.1 「餐飲、酒店及海外簽賬1.5%簽賬額回贈獎賞」：客戶作任何金額之合資格的本地餐飲和酒店類別簽賬*及海外簽賬^，可獲1.5%簽賬額回贈。
 - 2.2 「餐飲、酒店及海外簽賬3%簽賬額回贈獎賞」：客戶當月作本地及/或海外零售簽賬交易累積滿MOP15,000或以上(「每月累積零售簽賬」)，所作合資格的本地餐飲和酒店類別簽賬*及海外簽賬^可獲額外1.5%簽賬額回贈，即合共3%簽賬額回贈獎賞。如客戶同時持有大豐CTM銀聯雙幣鑽石信用卡及Visa Signature信用卡，當月的總零售簽賬額將分開計算。
 - 2.3 每月累積零售簽賬並不包括以積分兌換的簽賬額、現金透支、年費、財務費用、手續費、結餘轉戶金額、現金存戶服務金額、分期付款金額、禮品換購費、網上繳費或購物、繳稅、郵購、電話或傳真訂購、賭場交易、澳門通自動增值服務、禮品送貨服務費、投機買賣及其他沒有簽賬存根的零售簽賬交易或卡公司不時公佈的指定交易類別。
*合資格本地餐飲和酒店類別簽賬包括商戶編號為餐廳/食肆/酒店之商戶/機構(根據卡公司/銀聯國際/Visa International不時界定)之簽賬，不適用於線上交易、酒店宴會、私人宴會、包場派對、設於俱樂部及會所內之食肆(「合資格餐飲酒店交易」)。
^合資格海外簽賬交易是指澳門、香港及內地以外地區以非澳門幣交易及支付的簽賬(「合資格海外簽賬交易」)，以澳門幣支付的交易並不包括在內(以信用卡月結單上的簽賬貨幣為準)。亦不包括以積分兌換的簽賬額、現金透支、年費、財務費用、手續費、結餘轉戶金額、現金存戶服務金額、分期付款金額、禮品換購費、網上繳費或購物、繳稅、郵購、電話或傳真訂購、賭場交易、澳門通自動增值服務、禮品送貨服務費、投機買賣及其他沒有簽賬存根的零售簽賬交易或卡公司不時公佈的指定交易類別。
3. 卡公司對指定簽賬類別及商戶名單有絕對的酌情權，並根據銀聯國際及Visa International的商戶編號釐定於上述指定類別的合資格交易。
4. 卡公司保留不時修訂以上指定簽賬類別的權利，恕不另行通知。若因指定簽賬類別的修訂而引致客戶任何損失，卡公司概不承擔任何責任。所有於非以上指定簽賬類別之零售簽賬均不會被視為合資格交易。
5. 主卡及附屬卡的合資格簽賬交易將被視為同一信用卡賬戶的交易，附屬卡客戶的簽賬獎賞將與主卡客戶合併計算。

6. 獎賞及簽賬以每月計算，即以每月的第 1 天至每月的最後 1 天計算。有關獎賞將在交易誌賬月份的下一個月內誌入合資格信用卡的主卡賬戶(2025年1及2月的獎賞合併於3月份一同誌入合資格信用卡的主卡賬戶)。所有交易以交易日期計算，需於交易日後7天內成功誌賬。(如客戶同時持有大豐CTM銀聯雙幣鑽石信用卡及Visa Signature信用卡，獎賞將誌入交易月份簽賬額較高的信用卡賬戶)
7. 每名客戶(以身份證號碼計算)每月最多可獲得獎賞上限為MOP1,000。
8. 獎賞只可用作日後信用卡零售簽賬用途，並不可用作透支現金，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。
9. 推廣設有總獎賞上限，如送出的獎賞金額已達上限，但推廣期仍未結束，卡公司保留即時終止該推廣的權利，恕不另行通知。
10. 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。
11. 除合資格客戶及卡公司以外，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。
12. 任何虛假、未經許可、未誌賬、已取消或已退款的交易款項均不會被視為有效交易，亦不會獲發獎賞。
13. 客戶的信用卡賬戶在推廣期內或誌入獎賞時必須正常、有效及信用狀況良好，方可獲發獎賞。如客戶違反持卡人合約條款、客戶賬戶已取消、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。
14. 卡公司將核實客戶的信用卡交易紀錄，以確定客戶在此推廣計劃中可獲獎賞。如客戶的簽賬交易與卡公司的資料有任何差異，將以卡公司的紀錄為準。
15. 獎賞不能兌換現金、轉換其他禮品、退回或轉讓，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。
16. 客戶如有任何舞弊或欺詐成分，卡公司將即時取消客戶所獲獎賞資格並於該信用卡直接扣除已獲發的獎賞而毋須另行通知。卡公司亦保留取消該信用卡的權利，及/或採取任何其認為適當的法律行動。
17. 如客戶獲取獎賞後用作計算獎賞的交易被取消，必須退回已獲發的獎賞，卡公司有權在有關客戶的信用卡賬戶內扣除有關獎賞而毋須另行通知。
18. 客戶必須保留有關交易的所有文件正本，如有任何爭議，卡公司保留要求客戶提供有關簽賬存根正本及/或其他有關文件正本或證據的權利，以作核實，而已遞交的有關文件或證據將不獲發還。
19. 卡公司保留毋需事先通知的情況下更改、暫停或取消上述獎賞或修訂其條款及細則的酌

情權。卡公司對所有事宜及爭議保留最終決定權。

20. 如本條款及細則的中、英文版本有所差異，一概以中文版本為準。

“CTM UnionPay Dual Currency Diamond Credit Card & Visa Signature Credit Card up to 3% Spending Rebate for Local Dining, Hotel & Overseas Transactions (the “Promotion”) Terms & Conditions

1. The Promotion Period runs from 1 January till 31 December 2025 (both date inclusive and based on the transaction date) (“Promotion Period”).
2. To be eligible for the Promotion within the Promotion Period, cardholders should make the transaction with the Tai Fung CTM UnionPay Dual Currency Diamond Credit Card & Visa Signature Credit Card (the “Eligible Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Macau can enjoy the below offer:

2.1 “1.5% Spending Rebate for Local Dining, Hotel & Oversea Transactions” : Cardholders make eligible local dining & hotel transactions* and eligible overseas transactions^ at any amount by Eligible Card entitle to 1.5% Spending Rebate.

2.2 “3% Spending Rebate for Local Dining, Hotel & Oversea Transactions” : Cardholders make monthly accumulated transaction amount on retail purchase of MOP15,000 or above within the calendar month by Eligible Card ("Monthly Accumulated Transaction Amount"), eligible local dining & hotel transactions* and eligible overseas transactions^ entitle extra to 1.5% Spending Rebate, total 3% Spending Rebate. If cardholders have both Tai Fung CTM UnionPay Dual Currency Diamond Credit Card & Visa Signature Credit Card, Monthly Accumulated Transaction Amount will be counted separately.

2.3 Spending Rebate redeemed from Gift Points, cash advance, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, gift redemption fee, internet payment or shopping, tax payment, mail order, telephone or fax order, casino transaction, Macau Pass Value-Added Service, gift delivery charges, investment, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded in Monthly Accumulated Transaction Amount.

*Eligible local dining & hotel transactions include transactions made at merchants with merchant codes defined as restaurants / dining merchants /hotel merchants/ organizations (as defined by the Company/ UnionPay International / Visa International from time to time), not applicable to online transactions, banquet services, private parties / functions, private room events, dining outlets in social / sports association or club houses (“Eligible Dining & Hotel Transaction”).

^Eligible overseas retail transactions include out of Macau, Hong Kong & Mainland retail transactions made and settled in foreign currency (“Eligible Overseas Transaction”) but exclude foreign currency transactions settled in MOP (based on the currency posted in the credit

card statement). Spending Rebate redeemed from Gift Points, cash advance, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, gift redemption fee, internet payment or shopping, tax payment, mail order, telephone or fax order, casino transaction, Macau Pass Value-Added Service, gift delivery charges, investment, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.

3. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction” , with reference to UnionPay International and Visa International for properly defining the above-mentioned designated category.
4. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Spending Rebate.
6. Spending Rebate accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month. Only transaction successfully posted to the account within seven days from the transaction date will be counted. Spending Rebate will be credited to the main card account of Eligible Card in the month following the transaction month. (Spending Rebate of January and February 2025 will be combined and credited into main card account in March). If cardholders have both Tai Fung CTM UnionPay Dual Currency Diamond Credit Card & Visa Signature Credit Card, Spending Rebate accrual is to be posted with the higher spending in the month of transactions.
7. Each Cardholder (Counted by ID) is entitled to a maximum of MOP2,000 Spending Rebate per month during the Promotion Period.
8. 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.
9. The Reward is limited to a maximum of amount. If the amount of Reward reaches the limit, even Promotion Period has not ended, the Company reserves the right to terminate the Promotion at any time without prior notice.
10. If a transaction of the Eligible Credit Card meets the promotion criteria of the other promotions simultaneously, the Company reserves the final right to provide only one of the promotion Rewards to that transaction, which subject to the Company without prior notice.
11. No person other than the Cardholder and the Company will have any right under the contracts (Rights

of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

12. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Offer.
13. Only Cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Spending Rebate are being awarded will be eligible for the Offer. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Offer entitlement will be forfeited automatically forthwith.
14. The Company will verify the transaction record to confirm the Spending Rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
15. The Spending Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. The 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 posted.
16. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded Spending Rebate from the related card account without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
17. If the Eligible Transaction is cancelled subsequent to the Offer of the Spending Rebate, cardholders will have to return to the Company the Spending Rebate being awarded. The Company reserves the right to debit the card account with the Spending Rebate awarded without prior notice.
18. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after The Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
19. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
20. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.