

大豐 i-card 10 倍積分獎賞推廣條款及細則：

1. 推廣期由 2025 年 1 月 1 日至 12 月 31 日(包括首尾兩日及以交易期為準)(下稱「推廣期」)。
2. 推廣只適用於中銀信用卡(國際)有限公司(下稱「卡公司」)在澳門地區發出的大豐 i-card 萬事達白金信用卡(下稱「合資格信用卡」)。
3. 10 倍簽賬積分已包括交易原有 MOP1=1 簽賬積分以及本推廣的額外最高 9 倍簽賬積分(下稱「獎賞」)。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)。附屬卡的交易及獎賞將合併於主卡賬戶內計算。
4. 每位主卡客戶(以身份證號碼計算)在推廣期內透過本推廣每月最高可獲額外 10,000 積分獎賞。獎賞及簽賬以交易日期計算並由每月的第一天至月底最後一天計算，此獎賞不可與卡公司其他的優惠獎賞同時享用。
5. 合資格交易的類別只包括網上零售交易及於澳門商戶進行之消費分期交易，卡公司保留不時修訂以上合資格交易類別的權利。若因合資格交易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。
6. 合資格交易須同時符合以下條件：只適用於客戶在推廣期內以合資格信用卡進行的網上零售交易及於澳門商戶進行之消費分期交易，但不包括網上繳費交易，有關交易需於交易日後 7 天內成功誌賬。
7. 任何虛假交易、未經許可的交易、未能成功誌賬的交易、已取消或已退款的交易款項均不獲發獎賞。
8. 客戶的信用卡賬戶在推廣期內及誌入獎賞時必須正常、有效及信用狀況良好，方可獲得獎賞。如客戶違反持卡人合約條款、信用卡賬戶已取消、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。
9. 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得獎賞。如客戶的簽賬交易與卡公司資料有任何差異，將以卡公司的記錄為準。
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. 推廣設有總獎賞上限，如送出的獎賞積分已達上限，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。
12. 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=MOP\$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。
13. 客戶所獲贈的獎賞不能兌換現金、不能退回及轉讓，同時亦不可作售賣用途。
14. 其他簽賬積分條款及細則，概以卡公司現行的「簽賬得 Fun 禮品集」所載內容為準。獎賞積分之有效期，將與客戶信用卡賬戶現有積分的到期日相同。
15. 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。

16. 卡公司保留隨時修改此條款及細則的權利，及毋須事先通知。如本條款及細則的中、英文版有所差異，一概以中文版為準。

Tai Fung i-card 10X Gift Points Reward Terms and Conditions:

1. The Promotion Period is from 1 January to 31 December 2025 (both dates inclusive and subject to transaction date) (“Promotion Period”).
2. The Promotion is only applicable to Tai Fung Mastercard i-card Platinum Credit Card (“eligible credit card”) issued by BOC Credit Card (International) Ltd. (“Card Company”) in Macau Region.
3. 10X Spending Gift Points has already included the original MOP1=1 spending gift point and the extra maximum 9X spending gift points of this Promotion (“Reward”). Reward will be posted into the eligible credit card main card account within the following month of the posted transaction month. (Reward of January and February 2025 will be combined and posted into main card account in March). The transaction amount and Reward of additional card(s) will be added up into the main card account.
4. Each main cardholder (defined by identity document card number) could be awarded up to 10,000 additional gift points in every single month within Promotion Period. Reward and spending will be counted according to transaction date and counted from the first to the last day of every single month, and Reward could not be enjoyed in conjunction with any other promotion rewards of Card Company.
5. The eligible transaction category only includes online retail transactions, and spending installment transactions conducted in Macao merchants, Card Company reserves the right to amend the aforementioned eligible transaction category from time to time. Under no circumstances shall Card Company bear any responsibilities for any loss that is caused by the amendment of eligible transaction category.
6. Eligible transaction needs to meet with the following criteria: only applicable to cardholders who make online retail transactions, and spending installment transactions conducted in Macao merchants, by eligible credit card within Promotion Period, but excludes online bill payment transactions. Eligible transactions have to be successfully posted within 7 days from the transaction date.
7. Any fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be qualified for the Reward.

8. Only cardholders whose eligible credit card accounts are normal, valid, and in good standing at the time when the Reward is awarded throughout the entire Promotion Period are eligible to receive the Reward. In the event of violation of the user agreement, termination of credit card account, or if there is any overdue amount, or record of misconduct, the Reward will be cancelled automatically and will not be re-awarded afterwards.
9. To confirm the Reward to be received by cardholders in this Promotion, Card Company will authenticate cardholders' transaction records of eligible credit cards. Should there be any discrepancy or inconsistency between cardholders' transactions and the records of Card Company, the latter shall be final.
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. The Reward is limited to a maximum of Gift Points. If the Gift Points of Reward reaches the maximum limit, even Promotion Period has not ended, the Company reserves the right to terminate the Promotion at any time without prior notice.
12. 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 = MOP\$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.

13. The Reward cannot be exchanged for cash, and it is neither refundable nor transferrable, nor is it for sale purpose.
14. The terms and conditions of other spending gift points are according to the content of the current “Gift Point Programme” of Card Company. The expiry date of Reward gift points will be identical as those currently in cardholder’s eligible credit card accounts.
15. No person other than cardholders and Card 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.
16. Card Company reserves the right to amend the terms and conditions at its sole discretion at any time without prior notice. Should there be any discrepancy or inconsistency between the Chinese and English version of these terms and conditions, the Chinese version shall prevail and apply.