

**「大豐銀聯雙幣鑽石卡<大灣區卡> 銀聯「雲閃付」 / 「豐付寶」/「微信支付」 /
「支付寶」 APP 交易 5%現金回贈」條款及細則**

1. 推廣期由 2026 年 1 月 1 日至 6 月 30 日(包括首尾兩日及以交易日期為準)(「推廣期」)。
2. 「大豐銀聯雙幣鑽石卡<大灣區卡> 銀聯雲閃付/豐付寶/微信支付/支付寶 APP 交易 5%現金回贈」(「獎賞」)只適用於客戶在推廣期內以大豐銀聯雙幣鑽石卡<大灣區卡>(「大灣區卡」)綁定「雲閃付」 / 「豐付寶」的線下掃碼交易及「微信支付」(內地版) / 「支付寶」(內地版)的線上交易及線下掃碼交易(「合資格交易」)。客戶以大灣區卡澳門幣及人民幣賬戶的合資格交易將合併計算，而每 1 元人民幣的交易將當作澳門幣 1 元計算。(例子：人民幣 1,000 元相等於澳門幣 1,000 元用作計算此推廣之簽賬要求)。
3. 中銀信用卡(國際)有限公司(「卡公司」)對指定簽賬類別及商戶名單有絕對的酌情權，並根據銀聯國際的商戶編號釐定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持卡人任何損失，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. 每卡每月在推廣期內透過本推廣最高可獲澳門幣 100 元獎賞，並主卡及附屬卡的簽賬額獎賞分開計算，以每月的第一天至月底最後一天計算。
6. 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。
7. 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。
8. 有關獎賞將以最接近的個位數字計算(以四捨五入計算)，於交易月份的下一個月內誌入合資格的澳門幣主卡賬戶。所有交易以交易日期計算，需於交易日後 7 天內成功誌賬。
9. 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。
10. 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取獎賞。
11. 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。
12. 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。
13. 所有獎賞均不能兌換現金、轉換其他禮品及不能轉讓。
14. 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。

15. 客戶如有任何舞弊或欺詐成分，卡公司將即時取消客戶的獲獎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。
16. 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澳門幣賬戶內扣除有關獎賞而毋須另行通知。
17. 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。
18. 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。
19. 如此條款及細則的中、英文版有所差異，一概以中文版為準。

“Tai Fung UnionPay Dual Currency Diamond Card <Greater Bay Area Card> 5% Spending Rebate for UnionPay App / Tai Fung Pay / WeChat Pay / Alipay App Transaction” Terms & Conditions

1. The promotion period runs from 1 January to June 30 2026 (both dates inclusive and base on the transaction date) (the “Promotion Period”).
2. The “Tai Fung UnionPay Dual Currency Diamond Card <Greater Bay Area Card> 5% Spending Rebate for UnionPay App / Tai Fung Pay / WeChat Pay / Alipay App Transaction” (the “Offer”) is only applicable to payments made through UnionPay App / Tai Fung Pay App using QR code transactions and WeChat Pay (Mainland version)/ Alipay (Mainland version) online payment and using QR code transactions (the “Eligible Transaction”) conducted by a Tai Fung UnionPay Dual Currency Diamond Card <Greater Bay Area Card> (the “Greater Bay Area Card”) within the Promotion Period. The MOP & RMB spending of Greater Bay Area Card will be combined for accumulated transactions amount calculation. Every RMB1 spending will be calculated as MOP1. (Example: RMB1,000 eligible transaction will be equivalent to MOP1,000 eligible transaction.)
3. BOC Credit Card (International) Limited (“the Company”) may at its sole discretion determine the eligibility of spending categories from time to time with reference to the UnionPay International Limited master list for the properly defined online purchase merchant code.
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 be counted as Eligible Transaction.
5. Each cardholder is entitled to a maximum of MOP100 spending rebate per month during the Promotion Period. Spending Rebate Rewards 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. The spending rebate reward for the main and supplementary card are calculated separately
6. 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.
7. The Reward is limited to a maximum of amount. If the amount of Reward reaches the maximum, even Promotion Period has not ended, the Company reserves the right to terminate the Promotion at any time without prior notice.
8. Spending rebate awarded will be rounded to the nearest dollar where appropriate and credited to the main card MOP account of the Applicable Card in the month following the transaction month. Only transaction successfully posted to the account within seven days from the transaction date will be counted.
9. 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 benefit of any of the provisions of these Terms and Conditions.

10. All fraudulent, unauthorized, un-posted, cancelled or refunded transactions will be excluded from this Offer.
11. 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.
12. 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.
13. Spending rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. 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.
15. 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.
16. If the Eligible Transaction is cancelled subsequent to the Offer of the spending rebate, cardholders will have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the MOP card account with the spending rebate awarded without prior notice.
17. 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.
18. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion.
19. 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.