

「豁免兌換飛行里數手續費優惠」條款及細則：

1. 「豁免兌換飛行里數手續費優惠」推廣(「推廣」)之推廣期由 2026 年 1 月 1 日至 12 月 31 日(以成功兌換飛行里數的日期為準)(包括首尾兩日)。
2. 推廣只適用於中銀信用卡(國際)有限公司(「卡公司」)在澳門地區發行的**大豐銀聯雙幣鑽石卡<大灣區卡>**、**大豐 Visa Infinite 信用卡**、**大豐私人銀行 Visa Infinite 信用卡**、**大豐 CTM 銀聯雙幣鑽石信用卡**及**大豐 CTM Visa Signature 信用卡**(「合資格信用卡」)。
3. 合資格信用卡持卡人(「客戶」)在推廣期內成功透過指定渠道(線下填寫表格或線上 i-Service 兌換)使用合資格信用卡兌換合作夥伴之飛行里數，可享豁免兌換飛行里數手續費(「手續費」)。
4. 客戶兌換飛行里數須同時滿足《「中銀信用卡飛行里程」計劃條款及細則(澳門地區)》(「飛行里程條款細則」)的要求，有關詳情請瀏覽卡公司網頁。
5. 卡公司將在客戶兌換飛行里數後，按飛行里程條款細則先從合資格信用卡賬戶內扣除相關手續費，而獲豁免的手續費將於兌換飛行里數後的下一個月內誌入該合資格信用卡賬戶，並顯示於月結單上。
6. 客戶於推廣期內及誌入手續費回贈時，合資格信用卡賬戶必須正常、有效及信用狀況良好，方符合資格參與本推廣及獲得有關手續費回贈。如客戶於推廣期內或獲取手續費回贈時，取消合資格交易、違反信用卡合約/持卡人合約條款、持卡人賬戶已取消、有欠款逾期未清還或有不良紀錄，或客戶自動放棄領取回贈，將不獲發有關手續費回贈。
7. 所有獲贈之手續費回贈不能兌換現金、轉換其他禮品、退回或轉讓，同時亦不可作售賣用途。獲贈的手續費回贈只可作有關手續費回贈誌入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手續費回贈誌入前累積未繳之信用卡結欠。
8. 除合資格持卡人及卡公司以外，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。
9. 卡公司保留毋須在事先通知的情況下更改、暫停或取消此推廣或修訂其條款及細則的酌情權。
10. 卡公司對所有事宜及爭議保留最終決定權。
11. 本條款及細則的中英文版本如有差異，一概以中文版本為準。

"Fee Waiver Promotion for Flight Mileage Redemption" Terms and Conditions:

1. The promotion period for the "Fee Waiver Promotion for Flight Mileage Redemption" (the "Promotion") runs from 1 January to 31 December 2026 (based on the date when flight miles are successfully redeemed) (both date inclusive).
2. This Promotion is only applicable to the following cards issued by Bank of China Credit Card (International) Limited (the "Card Company") in the Macau region: Tai Fung UnionPay Dual Currency Diamond Card <Greater Bay Area Card>, Tai Fung Visa Infinite Credit Card, Tai Fung Private Banking Visa Infinite Credit Card, Tai Fung CTM UnionPay Dual Currency Diamond Credit Card, and Tai Fung CTM Visa Signature Credit Card ("Eligible Credit Cards").
3. Cardholders of Eligible Credit Cards ("Cardholders") who successfully redeem flight miles from partner programs through designated channels (physical paper submission or using online i-Service redemption) using an Eligible Credit Card during the Promotion Period shall enjoy a waiver of the standard mileage redemption processing fee ("Fee").
4. Cardholders must simultaneously meet all requirements under the "BOC Credit Card Flight Mileage Program Terms and Conditions (Macau Region)" ("Flight Mileage Terms and Conditions"). For details, please visit the Card Company's website.
5. After a Cardholder redeems flight miles, the Card Company will first deduct the applicable Fee from the Eligible Card account in accordance with the Flight Mileage Terms and Conditions. The waived Fee will then be credited back to the same Eligible Credit Card account within the following month after the redemption and will be shown on the monthly statement.
6. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Fee credit is posted. In the event of cancelation of eligible transaction, the violation of the Card User Agreement/Card Agreement, termination of a card account, the card account being in default or existence of adverse records, or voluntarily waives the right to receive the credit the fee credit entitlement will be forfeited automatically forthwith.
7. All credited Fee rebates are non-exchangeable for cash, non-transferable, non-refundable, and may not be sold or converted into other gifts. The credited Fee rebate can only be used for retail purchases made after the credit is posted and cannot be applied toward cash advances, any finance charges, or outstanding credit card balances accrued prior to the posting of the rebate.
8. No person other than the Cardholder and the 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.

9. The Card Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
10. The Card Company reserves the final decision on all matters and disputes related to this Promotion.
11. 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.