

「大豐來來 Visa 信用卡」簽賬優惠條款及細則：

1. 推廣期由 2026 年 1 月 1 日至 12 月 31 日，包括首尾兩日(「推廣期」)。
2. 推廣只適用於由中銀信用卡(國際)有限公司(「卡公司」)於澳門地區所發行的「大豐來來 Visa 信用卡」(「合資格信用卡」)主卡。
3. 來來超級市場是指澳門地區的來來超級市場(「商戶」)。
4. 8%簽賬回贈：
 - a)優惠只適用於以合資格信用卡於推廣期內之指定日期(逢星期五)在商戶進行的零售簽賬，方可獲得 8%簽賬回贈，交易須以卡公司的系統紀錄為準；
 - b)簽賬回贈金額將按誌賬金額乘以 8%計算(小數點後的部份以 4 捨 5 入計算)，每人每月可獲得的回贈金額上限為 MOP160；
 - c)簽賬回贈將於下兩個月內回贈到卡戶之賬戶內，回贈金額可累積使用，所有回贈金額的使用有效期至 2027 年 1 月 31 日止，逾期未使用的回贈金額將由電腦系統自動註銷，並視作客戶自動放棄有關優惠，不得補領或續期；
 - d)回贈金額只適用以合資格信用卡主卡於商戶內的簽賬交易及使用前客戶須事先聲明以“來來錢回贈”付款。
5. 海外簽賬 1.5 倍積分：
 - a)優惠只適用於以「大豐來來 Visa 優越卡」作合資格的海外零售簽賬交易，方可獲取 1.5 倍積分，交易須以卡公司的系統紀錄為準；
 - b)合資格的海外零售簽賬交易是指在澳門、香港及內地以外地區，以非澳門幣進行結算或支付的一般零售簽賬交易。所有以澳門幣進行結算或支付的交易均不包括在內，及以信用卡月結單上的簽賬交易貨幣為準(「合資格交易」)；
 - c)1.5 倍積分包括合資格交易原有 MOP1=1 信用卡積分以及本推廣的額外 0.5 倍積分。額外積分按誌賬金額乘以 0.5 計算(小數點後的部份以 4 捨 5 入計算)，並將於每月 30 日前一次性回贈，每張主卡每月可獲得的額外 0.5 倍積分上限為 10,000 積分。白金卡客戶於生日當月的簽賬可自動獲享 2 倍積分獎賞，故「海外簽賬 1.5 倍積分」將不適用於客戶生日當月的簽賬交易；
 - d) 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。
6. 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。
7. 上述交易均以交易日期計算，有關交易需於交易日後 7 天內成功誌賬，方可獲取「8%簽賬回贈」或「1.5 倍積分」(「獎賞」)。
8. 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。
9. 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合資格交易，亦不能獲取獎賞。
10. 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。

11. 如信用卡賬戶有違持卡人合約的條款、賬戶已取消或有欠款逾期未清均不可獲得獎賞。
12. 所有附屬卡的簽賬將合併於主卡賬戶內計算，獎賞將只回贈於主卡賬戶。
13. 主卡客戶於商戶可享「積 FUN 錢」優惠，以積分即時兌換現金折扣，客戶於使用前需先聲明以「積 FUN 錢」付款。每 200 簽賬積分可兌換 MOP1 即時現金折扣。兌換時所需之積分，將即時於客戶的信用卡賬戶內扣除，如該信用卡積分不足，將自動扣除卡戶名下其他中銀信用卡的積分，如積分仍不足夠，餘款將從客戶所使用的信用卡扣除。
14. 「積 FUN 錢」交易一經批核，將不接受更改、退回或取消，已換購之產品均不能更換或退款。
15. 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。
16. 卡公司保留修改上述優惠細則的權利，而毋須另行通知。如有任何爭議，卡公司保留最終決定權。
17. 除有關申客戶及卡公司以外，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。如此條款及細則的中、英文版有所差異，一概以中文版為準。

Spending offer of Tai Fung Royal Visa Credit Card Terms and Conditions:

1. The promotion period is from 1 January to 31 December 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is exclusively available to the cardholders (the "Cardholders") of Tai Fung Royal Visa Credit Card (the "Eligible Credit Card") issued by BOC Credit Card(International) Limited (the "Company") in Macau Region.
3. Royal Supermarket refers to Royal Supermarket in Macau Region(the "Merchant").
4. 8% Spending Rebate:
 - a)The offer is exclusively applicable to retail spending at the Merchant on the designated dates (Every Friday) with the Eligible Credit Card during the Promotion Period in order to enjoy 8% Spending Rebate. Only transactions processed and captured by the Company system will be qualified for this offer.
 - b)The Spending Rebate amount will be calculated by multiplying the posted amount by 8% (the part after the decimal point is calculated by rounding to the nearest dollar).Each Cardholder can get a maximum of MOP160 per month;
 - c)The Spending Rebate will be rebated to the Eligible Credit Card account within the next two months. The rebate amount can be used cumulatively and will be valid until January 31, 2027. Overdue rebate amounts will be automatically cancelled by the computer system. and it is deemed that the Cardholder has waived the relevant offers automatically, and cannot be reclaimed or renewed;
 - d)The rebate amount is only applicable to spending with the Eligible Credit Card main card at the Merchant and the Cardholder must declare in advance that the payment will be made with "Royal 8% Spending Rebate".
5. 1.5X Gift Points for overseas spending:
 - a)The offer is exclusively applicable to eligible overseas retail spending transactions with "Tai Fung Royal Visa Prestige Credit Card" to get 1.5X Gift Points. Only transactions processed and captured by the

Company system will be qualified for this offer;

b)Eligible overseas retail spending transactions refer to general retail spending transactions that are settled or paid in non-MOP outside Macau, Hong Kong and Mainland China. All transactions settled or paid in MOP are not included, and the transaction currency on the credit card monthly statement shall prevail (the "Eligible Transactions");

c)1.5X Gift Points include the original MOP1=1 Credit Card Gift Points for Eligible Transactions and 0.5X extra Gift Points for this offer. The extra Gift Points are calculated by multiplying the posted amount by 0.5 (the part after the decimal point is rounded to the nearest dollar), and will be rebated before the 30th of each month in one time. Each main cardholder can get a maximum of 10,000 Gift Points as a maximum of 0.5X extra Gift Points per month. Since Platinum Credit Cardholders can automatically get 2X Gift Points for spending in birthday month, therefore "1.5X Gift Points for overseas spending" will not be applicable to the spending in their birthday month;

d) 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.

6. 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.
7. The above transactions are calculated based on transaction date. The relevant transaction must be successfully posted within 7 days after the transaction date in order to get the "8% Spending Rebate" or "1.5X Gift Points" (the "Reward").
8. 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.
9. All fraudulent, unauthorized, unposted, cancelled or refund transactions will be excluded from the reward.
10. The Reward is limited to a maximum of amount. If the amount of Reward reaches to limit, even Promotion Period has not ended, the Company reserves the right to terminate the Promotion at any time without prior notice.
11. In the event of violation of the Card User Agreement, termination of a credit card account, or there is overdue payment, the Reward entitlement will be forfeited automatically.
12. The spending of all additional cards will be combined into the main card account and the Reward will only be rebated to the main card account.
13. Main cardholder can enjoy the "Instant Rewards" offer at the Merchant by using their Gift Points to redeem

cash discounts instantly. Cardholder must declare to use "Instant Rewards" for payment in advance. Every 200 Gift Points can be redeemed for MOP1 instant cash discount. The Gift Points required for redemption will be immediately deducted from the Cardholder's credit card account. If the Gift Points are insufficient, the Gift Points of other BOC credit cards under the same cardholder will be automatically deducted. If the Gift Points are still insufficient, the balance will be deducted from the Cardholder's credit card.

14. Once the "Instant Rewards" transaction is approved, no amendments, returns, or cancellations will be accepted. Products that have been redeemed cannot be replaced or refunded.
15. Any fraudulent use or abuse of the offer or the redemption process may result in forfeiture of the accrued Gift Point as well as the cancellation of the credit card account. The Company further reserves the right to take such legal actions as may be appropriate in such instances.
16. The Company reserves its right to amend the terms and conditions at its sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Company.
17. 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. 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.

積 FUN 錢 8 折優惠條款及細則：

1. 推廣期由 2026 年 1 月 1 日至 12 月 31 日(包括首尾兩日並只適用於星期五)(「推廣期」)。
2. 推廣只適用於由中銀信用卡(國際)有限公司(「卡公司」)於澳門地區所發行的來來 Visa 信用卡(「合資格信用卡」)主卡，附屬卡概不適用。
3. 客戶於推廣期內憑合資格信用卡於澳門地區的來來超級市場(「商戶」)簽賬，並以積 FUN 錢即時兌換現金折扣，可以基本兌換率的 8 折兌換現金折扣(如：交易時的基本兌率為 200 信用卡積分=MOP 1 現金折扣，合資格信用卡的兌換率則為 160 信用卡積分=MOP 1 現金折扣)。
4. 客戶須於付款前，憑合資格信用卡向商戶職員表明以積 FUN 錢付款，方可享有兌換折扣優惠。
5. 積 FUN 錢的最低兌換單位為 MOP1，如客戶信用卡積分不足或兌換金額不足 MOP1，有關款項將直接扣減客戶的信用卡額度，客戶須按信用卡月結單還款。
6. 積 FUN 錢之使用，須受其他相關條款及細則約束，詳情請瀏覽卡公司網站 (<https://www.bochk.com/creditcard/macau>)

Terms and Conditions of "20% discount on Pay with Points"

1. The promotion period is only for each Friday from 1 January to 31 December 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is exclusively available to cardholders (the "Cardholders") of Tai Fung Royal Visa Credit Card main card (the "Eligible Credit Card") issued by BOC Credit Card(International) Limited (the "Company") in Macau Region, additional cards are not applicable.
3. During the Promotion Period, the Cardholders can redeem the cash discount with their Eligible Credit Card at Royal Supermarket Macau (the "Merchant"). They can redeem the cash discount with 20% off with the basic exchange rate (e.g. The basic exchange rate at the time of transaction is 200 GPs =MOP 1 cash discount, and the exchange rate for Eligible Credit Cards is 160 GPs =MOP 1 cash discount).
4. The Cardholders must indicate "Pay with Points" to the merchant staff with the Eligible Credit Card before payment to enjoy the exchange discount.
5. The minimum redemption unit is MOP1. If the Cardholder's GPs are insufficient or the amount redeemed is less than MOP1, the relevant amount will be directly deducted from the Cardholders' credit card limit, and the Cardholders will be required to repay according to the monthly credit card statement.
6. Terms and Conditions for the "Pay with Points" apply, please refer to our website. (<https://www.bochk.com/creditcard/macau>)

2,000 來來 Jetso 會員積分優惠條款及細則：

1. 推廣期由 2026 年 1 月 1 日至 12 月 31 日，包括首尾兩日(「推廣期」)。
2. 推廣只適用於由中銀信用卡(國際)有限公司(「卡公司」)於澳門地區所發行的來來 Visa 信用卡(「合資格信用卡」)主卡，附屬卡概不適用。
3. 成功申請合資格信用卡主卡的客戶，將在獲發新卡後的三個月內由來來超級市場(「商戶」)直接回贈 2,000 Jetso 積分(「獎賞」)到客戶合資格信用卡所對應的來來 Jetso 會員賬號內。
4. 每名客戶於推廣期內，最多只可獲獎賞一次。
5. 獎賞不可兌換現金，並設有效期限及須受的條款細則約束。
6. 卡公司對商戶所提供的產品或服務的質素概不承擔任何責任，有關獎賞的有效期及使用條款細則，請向商戶查詢。
7. 卡公司及商戶保留修改上述優惠細則的權利，而毋須另行通知。如有任何爭議，卡公司及商戶保留最終決定權。
8. 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。如此條款及細則的中、英文版有所差異，一概以中文版為準。

2,000 Royal Jetso membership points Terms and Conditions:

1. The promotion period is from 1 January to 31 December 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is exclusively available to cardholders (the "Cardholders") of Tai Fung Royal Visa Credit Card main card (the "Eligible Credit Card") issued by BOC Credit Card(International) Limited (the "Company") in Macau Region, additional cards are not applicable.
3. Cardholders who successfully apply for Eligible Credit Card will receive 2,000 Jetso Points(the "Reward") into the related Jetso membership account from the Royal Supermarket Macau(the "Merchant") within the three month after the "Eligible Credit Card" issued.
4. During the Promotion Period, each cardholder can get the "Reward" only one times.
5. The "Reward" cannot be converted into cash, and set with validity period and bound by the terms and conditions of the "Merchant".
6. The Company accepts no liability for the quality of or any other matters relating to the products and services provided by the Merchant. For any matters about the validity period and the terms and conditions of the "Reward", please contact the Merchant.
7. The Company and the Merchant reserve the right to modify the above offer without prior notice. In case of any dispute, the Company and the Merchant reserve the right of final decision on all matters and disputes.
8. 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. 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.