

「生日當月簽賬雙倍信用卡積分獎賞」條款及細則：

1. 「生日當月簽賬雙倍信用卡積分獎賞」推廣(「本推廣」)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/白金信用卡**、**Visa Infinite/Signature/白金信用卡**、**大豐萬事達白金信用卡**及**大豐私人銀行 Visa Infinite 信用卡(Intown 卡及商務卡除外)**(「合資格信用卡」)。
2. 本推廣的“生日當月”是指合資格信用卡的主卡賬戶(「主卡」)持有人在卡公司系統中記錄的生日日期當月。
3. 本推廣只適用於主卡及該主卡項下的附屬卡在生日當月之零售簽賬或現金透支交易，不包括年費、財務費用、逾期手續費、結餘轉戶金額、現金存戶服務金額、免息分期金額/交易、現金分期金額、月結單分期金額、網上繳費金額、網上交易金額、「繳費易」服務金額及自動扣賬金額、或卡公司不時公佈的指定交易類別；亦不適用以銀聯雙幣鑽石/白金信用卡的人民幣賬戶的簽賬交易或現金透支交易；信用卡的簽賬商戶類別，將根據**Visa/MasterCard/銀聯國際**組織不時界定之商戶分類或由卡公司全權酌情決定(「合資格交易」)。
4. 主卡及附屬卡在生日當月的合資格交易，可享雙倍簽賬積分獎賞(「獎賞」)。獎賞是指：a. 據《中銀信用卡「簽賬得 **FUN**」禮品集換領條款及細則(澳門地區)》(「簽賬得 **FUN** 條款細則」)獲得的 **MOP\$/HKD\$1=1** 簽賬積分(「基本積分」)及 b. 額外 **1X** 簽賬積分(「額外 **1X** 積分」)。如有關交易不符合獲得基本積分的條件，則也不可獲得額外 **1X** 積分。額外 **1X** 積分將以四捨五入計算，並將於生日當月的下一個月內誌入主卡賬戶，並顯示於月結單上。
5. 成功獲得額外 **1X** 積分的交易，將不可再參加卡公司推出的其他推廣活動或再獲取其他簽賬獎賞。
6. 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簽賬交易。
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能獲取獎賞。
8. 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，方可獲取獎賞。如客戶違反持卡人合約/信用卡合約條款、信用卡賬戶已取消、有欠款逾期未清還或有不良紀錄，將不獲發有關獎賞，而有關獎賞亦將自動取消。
9. 卡公司將核實客戶的信用卡交易紀錄，以確定客戶在本推廣中可獲的獎賞。如客戶的簽賬交易與卡公司的資料有任何差異，將以卡公司紀錄為準。

10. 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賞資格並於該信用卡直接扣除已獲發的簽賬積分。如該賬戶沒有足夠簽賬積分，卡公司將扣除相等於已獲發簽賬積分的金額(以每 200 分等同 MOP\$/HKD\$11 的比率計算)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。
11. 如客戶獲取獎賞後用作計算獎賞的交易被取消，必須退回已獲發的簽賬積分。如該賬戶沒有足夠信用卡簽賬積分，則須全數退回相等於該信用卡簽賬積分原價的金額(以每 200 分等同 MOP\$/HKD\$1 的比率計算)，卡公司有權在有關客戶的賬戶扣除該積分或簽賬獎賞而毋須另行通知。
12. 客戶所獲贈的簽賬積分均不能兌換現金、轉換其他禮品及不能轉讓，亦不可用作售賣用途。
13. 其他信用卡簽賬積分條款及細則，概以簽賬得 **FUN** 條款細則所載內容為準。有關詳情請瀏覽卡公司網頁。
14. 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。
15. 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。
16. 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。
17. 卡公司對所有事宜及爭議保留最終決定權。
18. 如此條款及細則的中英版有任差異，概以中文版為準。

"2X Gift Points on the Retail Spending Made on the Birthday Month" Terms and Conditions:

1. "2X Gift Points on the Retail Spending Made on the Birthday Month " (The "Promotion") is only applicable to the following cards issued by BOC Credit Card (International) Limited (The "Card Company") in Macau: Tai Fung UnionPay Dual-Currency Diamond/Platinum Credit Cards, Visa Infinite/Signature/Platinum Credit Cards, Tai Fung Mastercard Platinum Credit Cards, and Tai Fung Private Banking Visa Infinite Credit Cards (excluding Intown Cards and Business Cards) ("Eligible Credit Cards").
2. The term "birthday month" in this Promotion refers to the calendar month of the birthday of the main card account ("main card") holder of an Eligible Credit Card as recorded in the Card Company's system.
3. This Promotion applies only to retail purchases and cash advances made during the birthday month by the main card and any supplementary card linked to the main card. Excludes annual fees, finance charges, late payment fees, balance transfer amounts, cash deposit service fees, interest-free installment payments, cash installment payments, statement installment payments, online bill payments, online transactions, "PPS" (Payment by Phone Service) transactions, automatic direct debit transactions, or any transaction categories designated from time to time by the Card Company. The Promotion also excludes the transactions made by the RMB account of a UnionPay Dual-Currency Diamond/Platinum Credit Card. Merchant categories for the eligible credit card transactions will be determined based on classifications defined from time to time by Visa/MasterCard/UnionPay, or at the sole discretion of the Card Company ("Eligible Transactions").
4. Eligible Transactions made by the main cardholder or supplementary cardholder during the birthday month will qualify for double reward points ("Reward"). The Reward consists of: a. 1 point per MOP\$/HKD\$1 spent, awarded according to the "BOC Credit Card "Gift Point Programme" Terms and Conditions (Macau Region)" ("Gift Point Programme" Terms and Conditions) ("Base Points"), and b. an extra 1X point ("Extra 1X Points"). If a transaction does not qualify for Base Points, it will not qualify for Extra 1X Points. Extra 1X Points will be calculated using rounding to the nearest whole number and will be credited to the main card within the month following the birthday month, and will appear on the monthly statement.
5. Transactions that successfully earn Extra 1X Points cannot participate in any other promotions offered by the Card Company nor receive any other spending rewards.

6. The Card Company reserves the right to modify the above-listed eligible transaction categories from time to time without prior notice. The Card Company shall not be liable for any losses arising from such modifications. All retail purchases falling outside the specified transaction categories will not be considered Eligible Transactions.
7. Any fictitious transactions, unauthorized transactions, transactions that fail to post successfully, or transactions that are cancelled or refunded will not qualify for the Reward.
8. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Reward are being awarded will be eligible for the Reward. In the event of violation of the Card User Agreement/Card Agreement, termination of a card account or the card account being in default or existence of adverse records, the Reward entitlement will be forfeited automatically forthwith.
9. To confirm the Reward earned by each cardholder under the Promotion, the Card Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Card Company. If the information provided by Cardholder differs from that of the Card Company records, the latter shall be final and conclusive.
10. Should the cardholder commit any abuse or fraudulent act, the Card Company shall cancel the eligibility of the respective cardholder for the Reward and reverse any so awarded Reward from the card account and/or debit the account with a sum equivalent to the monetary value of the Reward awarded (in the ratio of every 200 Gift Points being equivalent to MOP\$/HKD\$1) without prior notice in the event of insufficient gift point for the purpose as aforesaid. The Card Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
11. If the Eligible Transaction is cancelled subsequent to the award of the Reward, cardholders have to return to the Card Company the Reward being awarded. The Card Company reserves the right to debit the credit card account with the Reward awarded or, in the event of insufficient gift point for the purpose as aforesaid, with a monetary amount equivalent to the value of the Reward awarded (according to the ratio of 200 Gift Points to MOP\$/HKD\$1) without prior notice
12. Reward awarded cannot be redeemed for cash, exchanged for other gifts, transferred, or sold.
13. All other credit card points terms and conditions shall be governed by the “Gift Point Programme” Terms and Conditions. For details, please visit the Card

Company's website.

14. 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. All sales slips and/or such further documentation submitted to the Company will not be returned.
15. 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.
16. 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.
17. The Card Company reserves the final decision on all matters and disputes related to this Promotion.
18. 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.