

「超越信用限額」功能之條款及細則

1. 倘設置「超越信用限額」功能，信用卡在超越信用限額情況下仍可有限度繼續使用；如因此引致月結單結欠超越信用總額，信用卡賬戶或將被收取澳門幣/港幣 100 元的超越信用限額手續費(以每期月結單計算，視乎賬戶幣別為澳門幣/港幣而定)。
2. 設置拒納「超越信用限額」功能，中銀信用卡(國際)有限公司(「卡公司」)將拒納信用卡的主卡及其附屬卡(如適用)任何引致超越信用限額的連線交易。倘因離線交易所產生的交易誌賬(包括但不限於澳門通自動增值服務的交易、非接觸式交易、於飛機或郵輪上的簽賬交易、或直接扣賬交易等)而引致超越信用限額，卡公司將不會收取澳門幣/港幣 100 元的超越信用限額手續費(以每期月結單計算，視乎賬戶幣別為澳門幣/港幣而定)。
3. 倘持卡人欲設置「超越信用限額」功能，請聯絡客戶服務熱線(853)8988 9933 辦理。
4. 如此條款及細則的中、英文版有所差異，一概以中文版為準。

TERMS & CONDITIONS OF “OVER-THE-LIMIT FACILITY” FUNCTION

1. If a cardholder opt-in “Over-the-limit Facility” function, the card may exercise limited overlimit transaction. Thereupon an Overlimit Handling Fee of MOP/HK\$100 (per statement cycle, depending on the account currency of MOP/HK\$) will be debited to the account whenever its balance exceeds the “Combined Limit” amount specified on the monthly statement.
2. If a cardholder opt-out of “Over-the-limit Facility” function, BOC Credit Card (International) Limited (“the Company”) will reject any overlimit transaction conducted on the relevant main and supplementary credit card(s) (if any); unless they are processed offline (such as, but not limited to, MacauPass Automatic Add Value Service, contactless transaction, in flight or cruise transactions or recurring payment and so on) then no Overlimit Handling Fee of MOP/HK\$100 (per statement cycle, depending on the account currency of MOP/HK\$) will apply.
3. If a cardholder needs to apply for “Over-the-limit Facility” function, please contact our Customer Services Hotline at (853) 8988 9933 for further processing.
4. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.