

大豐Visa Infinite卡享本地簽賬1.5倍積分及海外簽賬高達6倍積分獎賞條款及細則

1. 推廣期由2026年1月1日至12月31日止(包括首尾兩日及以交易日期為準)(「推廣期」)。
2. 客戶須於推廣期內以中銀信用卡(國際)有限公司(「卡公司」)在澳門地區發行之大豐Visa Infinite卡(「合資格信用卡」)進行本地簽賬*及海外簽賬^，可獲以下獎賞。
 - 2.1 「本地簽賬1.5倍積分獎賞」：客戶作任何金額之合資格的本地簽賬*可獲1.5倍積分(額外0.5倍)。
 - 2.2 「海外簽賬高達6倍積分獎賞」：客戶作任何金額之合資格的海外簽賬^可獲3倍(額外2倍)積分。客戶當月作本地及海外零售簽賬交易累積滿MOP15,000或以上(「每月累積零售簽賬」)，所作合資格的海外簽賬^可獲額外3倍積分獎賞，即合共6倍(額外5倍)積分獎賞。
 - 2.3 每月累積零售簽賬並不包括以積分兌換的簽賬額、現金透支、年費、財務費用、手續費、結餘轉戶金額、現金存戶服務金額、分期付款金額、禮品換購費、網上繳費或購物、繳稅、郵購、電話或傳真訂購、賭場交易、澳門通自動增值服務、禮品送貨服務費、投機買賣及其他沒有簽賬存根的零售簽賬交易或卡公司不時公佈的指定交易類別。

*合資格本地簽賬於澳門本地商戶(商戶登記的地區為澳門)(根據卡公司/Visa International不時界定)之簽賬，不適用於手機支付、澳門通充值及其他沒有1分基本積分的交易(「合資格本地交易」)。

^合資格海外簽賬交易是指澳門、香港及內地以外地區以非澳門幣交易及支付的簽賬(「合資格海外簽賬交易」)，以澳門幣支付的交易並不包括在內(以信用卡月結單上的簽賬貨幣為準)。亦不包括以積分兌換的簽賬額、現金透支、年費、財務費用、手續費、結餘轉戶金額、現金存戶服務金額、分期付款金額、禮品換購費、網上繳費或購物、繳稅、郵購、電話或傳真訂購、賭場交易、澳門通自動增值服務、禮品送貨服務費、投機買賣及其他沒有簽賬存根的零售簽賬交易或卡公司不時公佈的指定交易類別。
3. 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Visa International的商戶編號釐定於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客戶任何損失，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. 主卡及附屬卡的合資格簽賬交易將被視為同一信用卡賬戶的交易，附屬卡客戶的簽賬獎賞將與主卡客戶合併計算。
6. 獎賞及簽賬以每月計算，即以每月的第1天至每月的最後1天計算。有關獎賞將在交易誌賬月份的下一個月內誌入合資格信用卡的主卡賬戶。所有交易以交易日期計算，需

於交易日後7天內成功誌賬。

7. 每名客戶(以身份證號碼計算)每月最多可獲得獎賞上限為200,000分。
8. 推廣設有總獎賞上限，如送出的獎賞積分已達上限，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。
9. 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。
10. 除合資格客戶及卡公司以外，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。
11. 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有效交易，亦不會獲發獎賞。
12. 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。
13. 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。
14. 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。
15. 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賬戶內扣除有關獎賞而毋須另行通知。
16. 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。
17. 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。
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. 如本條款及細則的中、英文版本有所差異，一概以中文版本為準。

“Tai Fung Private-Banking Visa Infinite Credit Card 1.5X Gift Points Reward for Local Transactions & up to 6X Gift Points Reward for Overseas Transactions (the “Promotion”) Terms & Conditions

1. The Promotion Period runs from 1 January till 31 December 2026 (both date inclusive and based on the transaction date) (“Promotion Period”).
2. To be eligible for the Promotion within the Promotion Period, cardholders should make the transaction with the Tai Fung Private-Banking Visa Infinite Credit Card (the “Eligible Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Macau can enjoy the below offer:
 - 2.1 “1.5X Gift Points Reward for Local Transactions” : Cardholders make eligible local transactions* at any amount by Eligible Card entitle to 1.5X (Extra 0.5X) Gift Points Reward.
 - 2.2 “Up to 6X Gift Points Reward for Oversea Transactions” : Cardholders make eligible oversea transactions^ at any amount by Eligible Card entitle to 3X (Extra 2X) Gift Points Reward. Cardholders make monthly accumulated transaction amount on retail purchase of MOP15,000 or above within the calendar month by Eligible Card ("Monthly Accumulated Transaction Amount"), eligible local & oversea transactions^ entitle extra to 3X Gift Points Reward, total 6X (Extra 5X) Gift Points Reward.
 - 2.3 Spending Rebate redeemed from Gift Points, cash advance, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, gift redemption fee, internet payment or shopping, tax payment, mail order, telephone or fax order, casino transaction, Macau Pass Value-Added Service, gift delivery charges, investment, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded in Monthly Accumulated Transaction Amount.

*Eligible local transactions include transactions made at Macau merchants with merchant region codes defined in Macau (as defined by the Company / Visa International from time to time), not applicable to mobile payment, Macau Pass top-up & other transactions without Gift Points Reward (“Eligible Local Transaction”).

^Eligible overseas retail transactions include out of Macau, Hong Kong & Mainland retail transactions made and settled in foreign currency (“Eligible Overseas Transaction”) but exclude foreign currency transactions settled in MOP (based on the currency posted in the credit card statement). Spending Rebate redeemed from Gift Points, cash advance, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, gift redemption fee, internet payment or shopping, tax payment, mail order, telephone or fax order, casino transaction, Macau Pass Value-Added Service, gift delivery charges, investment, any other

transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.

3. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction” , with reference to Visa International for properly defining the above-mentioned designated category.
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 not be counted as Eligible Transactions.
5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Spending Rebate.
6. Spending Rebate 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. Only transaction successfully posted to the account within seven days from the transaction date will be counted. Spending Rebate will be credited to the main card account of Eligible Card in the month following the transaction month.
7. Each Cardholder (Counted by ID) is entitled to a maximum of 200,000 Gift Points per month during the Promotion Period.
8. The Reward is limited to a maximum of amount. If the amount of Reward reaches the limit, even Promotion Period has not ended, the Company reserves the right to terminate the Promotion at any time without prior notice.
9. 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.
10. 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.
11. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Offer.
12. 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.
13. 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.

14. 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.
15. If the Eligible Transaction is cancelled subsequent to the Offer of the Spending Rebate, cardholders will have to return to the Company the Spending Rebate being awarded. The Company reserves the right to debit the card account with the Spending Rebate awarded without prior notice.
16. 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.
17. 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.
18. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
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.