

Mainland China Spending Reward Terms & Conditions

Spend CNY2,000 in Mainland China retail store, enjoy up to MOP50 cash rebate

1. The promotion period: from 1 October 2025 to 31 December 2025 (both dates inclusive).
2. The offer is applied to OCBC Macau cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.
3. During the promotion period, OCBC Macau credit card customers who spend an accumulated CNY2,000 in a single month at retail stores in Mainland China will earn a MOP50 cash rebate.
4. Each customer can receive a maximum of \$50 cash rebate per month during the promotion period. Each customer can enjoy a maximum of \$150 in total cash rebate throughout the promotion period. Transactions made with the primary card and supplementary cards will be combined for calculation. Transactions made by the same cardholder using different credit cards will not be combined. Receipt for each transaction bill must not be split.
5. Qualified spending excludes transactions that are not settled by CNY currency, hospital and medical expenses, government payments, mortgage, vehicle and installment plan payments, gambling transactions, charity donation, insurance fees, tuition fees, public expenses/payment amounts (including but not limited to communication fees, rent, or utilities), cash advances, handling fees and financial charges.
6. The currency for the rebate amount is Macanese Pataca (MOP). Rewards that customers are entitled to are based on the bank's computer system records, and customers may not dispute them.
7. When customers make transactions, their accounts must be valid and in good standing, and they must not be involved in any fraudulent transactions. Otherwise, their eligibility for rewards will be cancelled. The bank has the right to deduct the equivalent rewards from the customer's credit card account without further notice.
8. Customers do not need to register in advance. The cash rebate will be credited to primary card or the eligible OCBC Bank Macau credit card account used for transactions on or before February 27, 2026, and will be displayed on the statement next month.
9. When using third-party payment tools or platforms for transactions, the relevant terms and conditions of those tools or platforms will apply. The bank will not be responsible for the quality of services provided by any third-party payment tools or platforms.
10. Rewards cannot be withdrawn, transferred, or exchanged.
11. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
12. In the event of any dispute, OCBC Bank (Macau) Limited reserves the right to make the final decision.
13. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.