

Enjoy Rewards on Installment Payments for Appliances

Purchase electronic products and successfully apply for credit card installments to earn up to \$500 cash rebate and 40,000 bonus points.

Terms & Conditions

1. The promotion period: from 1 October to 31 December 2025 (both dates inclusive).
2. The offer is not applicable to Business Platinum Card, VISA Debit Card and Web Dollar.
3. During the promotional period, customers who make a single local transaction to purchase electronic products that meets the designated amount will be eligible for below offer:

Designated Transaction Amount	Extra bonus points	Apply for credit card 12-month installment plan and above to enjoy cash rebate
\$6,999 - \$10,000	20,000	\$300
\$10,001 and above	40,000	\$500

*Offer cannot be enjoyed for purchases at Fortress stores.

4. Customers who successfully apply for this program will have their credit limit reduced by the amount applied for, and the original credit limit will automatically be restored only after the repayment is completed.
5. Customers' accounts must be valid and in good standing. Otherwise, the eligibility to apply for the installment plan on statement will be considered invalid.
6. Once the application is approved, it cannot be cancelled or changed.
7. The spending and rewards of the primary card and supplementary cards will be combined for calculation. Each customer can receive the reward only once during the promotion period. If a customer has more than one eligible transaction during the promotion period, the bank will calculate based on the highest transaction amount. Each customer can receive a maximum of 40,000 extra bonus points and a cash rebate of \$500.
8. Customers do not need to register for this promotion. Bonus points/ Cash rebate will be credited into the respective card account upon fulfilling the spending of designated amount on or before January 30, 2026, and the cash rebate reward will be shown on the next monthly statement.
9. The currency of the cash rebate is based on the card currency, cash rebate reward cannot be withdrawn, transferred, or exchanged.
10. At the time of fulfillment, customers' account must be valid and in good standing, and must not involve any fraudulent transactions; otherwise, the rebate eligibility will be canceled. The bank reserves the right to deduct the rebate received from the customer's credit card account without prior notice.
11. Cash rebate that customers are entitled to are based on the bank's computer system records, and customers may not dispute them.
12. Statement installment plan is subject to terms and conditions, please refer to our website for details.
13. OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion program.
14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.