

Credit Card Welcome and Rebate Offer

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VIVA Credit Card Enjoy Local Dining Offer



Rewards on Dining

Up to 2.5% cash rebate on dining offer and unlimited cash rebate spending on weekend.

Customers can enjoy 0.5% cash rebate on every dollar they spend and up to 2.5% cash rebate on designated transaction.

	Local dining	Food delivery platform*	Overseas spending	Local spending on Saturdays and Sundays#
Cash rebate	2.5%		0.75%	1%

* Subject to the record by our bank's system.

Local dining and food delivery platform transaction are excluded.

Rebate Example

The below is exemplified by a MOP5,000 monthly transaction on ordinary credit cards and VIVA credit cards respectively.

Transaction Amount	Cash Rebate on Ordinary Credit Card	Cash Rebate on VIVA Credit Card
Local Dining \$2,000	\$25 [\$5,000 x 0.5%]	\$50 [\$2,000 x 2.5%]
Food Delivery Platform \$2,000		\$50 [\$2,000 x 2.5%]
Other local transaction on Saturday & Sunday \$1,000		\$10 [\$1,000 x 1%]
Total \$5,000	\$25	\$110



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail

[Travel Insurance offer details.pdf \(ocbc.com.mo\)](#)



Welcome Gifts

During the promotion period, upon approval of the VIVA Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$340 cash rebate upon spending MOP6,800 within the first two months of card issuance.



Terms & Conditions

[→ VIVA credit card spending offer](#)

[→ VIVA credit card welcome gift](#)

World Mastercard Comprehensive Travel Rewards



Year-round Spending Rewards

Customers can enjoy 1 bonus point reward on every dollar they spend and up to 6x bonus points on designated transaction.

	Overseas and travel product spending*	Video, music streaming platform, local entertainment ticket
Bonus point	6x	4x

* Refers to platform identified by the Bank's system as travel agencies, airlines, car rental services, overseas accommodation and hotels, transportation services and hotel booking websites.



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail

[Travel Insurance offer details.pdf \(ocbc.com.mo\)](#)



Welcome Gift

During the promotion period, upon approval of the World Mastercard application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$340 cash rebate upon spending MOP6,800 within the first two months of card issuance.

Explore more offer on World Card

Customers can enjoy fabulous travel, selected delicacies and shopping experience.

More on: mastercard.com.hk/zh-hk/personal/offers-and-promotions.html



Terms and Conditions

[→ World Master Card spending offer](#)

[→ World Master Card welcome gift](#)

UnionPay Diamond Credit Card Reward You Every Day



Year-round Spending Rewards

Customers spend \$1 will earn 1-point basic bonus point and up to 5-time bonus points on designated transaction.

	Supermarket, department store, convenience store, pharmacies, variety stores, frozen food store, bakeries and telecom*
Bonus point	5x

* Includes auto transfer fees



Handling fee waiver for overseas spending

Enjoy handling fee waiver for Hong Kong, Mainland and overseas spending.



Global Travel Services

As a UnionPay Diamond Card holder, you can enjoy personal concierge services no matter where you are. When in emergency situations, we will provide you emergency support while you are traveling.

- 24 hours personal concierge services
- delayed and lost baggage assistance
- Lost passport assistance
- Telephone medical consultation service
- Emergency travel assistance
- Emergency messaging service

For enquiries : (853) 6262 6324

Note :

1. Service provision may vary due to different card-issuing countries/regions, card-issuing types and card-issuing institutions.
2. Concierge services are provided by UnionPay International's designated partner. All third-party fees will be settled by the cardholder.
3. Medical services are provided by UnionPay International's designated partner institutions, service is limited to hospitalization arrangements and referrals and does not constitute any insurance policy or insurance contract. All third-party fees will be settled by the cardholder.
4. Service content may be changed at any time without prior notice. For details, please refer to the UnionPay International website: Global Support Services_UnionPay International (unionpayintl.com) unionpayintl.com



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail

[Travel Insurance offer details.pdf \(ocbc.com.mo\)](#)



Welcome Gift

During the promotion period, upon approval of the UnionPay Diamond Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$340 cash rebate upon spending MOP6,800 within the first two months of card issuance.



Terms and Conditions

[→ UnionPay Diamond Card Spending Offer](#)

[→ UnionPay Diamond Card Welcome Gift](#)

Platinum Credit Card

Earn on your every spend



Year-round Spending Rewards

Our Platinum Credit Card offers a selection of Visa, Mastercard, and UnionPay in HKD/MOP to suit everyone's preferences. Customers can earn 1 bonus point for every \$1 spent on eligible transactions. In addition, certain designated transaction categories can earn up to an unlimited 3-time bonus points.

	Overseas Spending	Local dining# ,entertainment tickets (Saturdays & Sundays)
Bonus Points	2x	3x

#Excludes food delivery platform



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail

[Travel Insurance offer details.pdf \[ocbc.com.mo\]](#)



Welcome gift

During the promotion period, upon approval of the Platinum Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$380 cash rebate upon spending MOP3,800 within the first two months of card issuance.



Terms and Conditions

[→ Platinum Credit Card Spending Offer](#)

[→ Platinum Credit Card Welcome Gift](#)

SHE Platinum Credit card Privileges for Her




Whether you are a fashion-savvy shopping enthusiast or a health and beauty-conscious lady, SHE Platinum Credit Card will create exclusive privileges for you.



Year-round Spending Rewards

Customers can earn 1 bonus point for every \$1 spent on eligible transactions. In addition, certain designated transaction categories can earn up to an unlimited 3-time bonus points.

	Department stores, cosmetic stores, hair salons, health and beauty spas	Spending on Weekend
Bonus point	3x	2x

A red icon of a cup of afternoon tea with a saucer and a small cake.

With a qualified SHE Platinum Credit Card, cardholders can enjoy a complimentary afternoon tea for two at a five-star hotel when they accumulate a total spending of MOP 80,000* annually.

* The requirement for cumulative spending amount may be adjusted annually. Please refer to the webpage for more details.



Installment privileges

SHE Platinum Credit Card offers an excellent installment plan[#], with a monthly handling fee of only 0.2%, it helps customers repay easily, allowing them to shop without worries.

[#]Installment privilege is only applicable to transactions identified by the system as department stores, cosmetics stores, hair salons and health and beauty spas.



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail

[Travel Insurance offer details.pdf \[ocbc.com.mo\]](#)



Welcome Gift

During the promotion period, upon approval of SHE Platinum Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$380 cash rebate upon spending MOP3,800 within the first two months of card issuance.



Terms and Conditions

- [SHE Platinum Credit Card Spending Offer](#)
- [SHE Platinum Credit Card Year-round Spending Privileges](#)
- [SHE Platinum Credit Card Welcome Gift](#)

My Car Titanium Credit Card



My Car Titanium Credit Card offers exclusive cash rebate for all car-related expenses, from fueling, charging, to car maintenance, perfect for every car owners.



Year-round Spending Rewards

Customers spend on below categories, each \$1 will earn 0.5% cash rebate and up to 3% cash rebate on designated transaction.

	Fueling/Charging for Car		Car detailing and maintenances
Transaction amount	<\$3,800	≥\$3,800	Any amount
Cash rebate	1.5%	3%	1%

With a qualified My Car Credit Card, cardholders can enjoy a complimentary air conditioner cleaning for car when they accumulate a total spending of MOP 100,000* annually.

* The requirement for cumulative spending amount may be adjusted annually. Please refer to the webpage for more details.



Installment privileges

My Car Credit Card offers an excellent installment plan[#], with a monthly handling fee of only 0.2%

[#]Installment privilege is only applicable to transactions identified by the system as car detailing and maintenances.



Welcome Gift

During the promotion period, upon approval of My Car Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$380 cash rebate upon spending MOP3,800 within the first two months of card issuance.



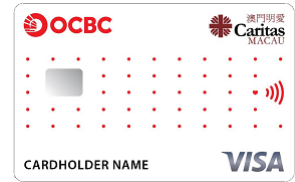
Terms and Conditions

[→ My Car Credit Card Spending Offer](#)

[→ My Car Credit Card Year-round Spending Privileges](#)

[→ My Car Credit Card Welcome Gift](#)

Caritas Macau Platinum Credit Card



The bank introduces Caritas Macau Platinum Credit Card, supporting the mission of Caritas Macau in assisting vulnerable communities. Every transaction made contributes to Caritas Macau's social welfare initiatives, illuminating more lives with love and care.



Support Caritas on community services

For each transaction made with the card, 0.3% will be used to support Caritas Macau's community services. Every \$1 spent on transactions earns 1 bonus point, which accumulates over 24 months. Customers can redeem these bonus points for gifts or cash vouchers.



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail [Travel Insurance offer details.pdf \(ocbc.com.mo\)](#)



Welcome Gift

During the promotion period, upon approval of Caritas Macau Platinum Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$380 cash rebate upon spending MOP3,800 within the first two months of card issuance.



Terms and Conditions

[→ Caritas Macau Platinum Credit Card Welcome Gift](#)

Orbis Platinum Credit Card



The bank introduces the Orbis Platinum Credit Card, each transaction made can support Orbis in improving ophthalmic care services for communities in need, enabling more people to have access to treatment opportunities and regain their sight!



Support Orbis in ophthalmic Care

For each transaction made with the card, 0.3% will be used to support Orbis in improving ophthalmic care services. Every \$1 spent on transactions earns 1 bonus point, which accumulates over 24 months. Customers can redeem these bonus points for gifts or cash vouchers.



Travel Insurance

Enjoy a free 7-day Travel insurance upon a designated amount. More detail [Travel Insurance offer details.pdf \[ocbc.com.mo\]](#)



Welcome Gift

During the promotion period, upon approval of Orbis Platinum Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$150 cash rebate and a “More Hugs By Ken Lo” travel set, upon spending MOP3,800 within the first two months of card issuance.



Terms and Conditions

[→ Orbis Platinum Credit Card Welcome Gift](#)

Mastercard Titanium Credit Card



Enjoy multiple merchants offers and 18-month reward point program



Welcome Gift

During the promotion period, upon approval of Mastercard Titanium Credit Card application, the cardholder can enjoy annual fee waiver for the first 2 years and is entitled to a \$380 cash rebate upon spending MOP3,800 within the first two months of card issuance.



Terms and Conditions

[→ Mastercard Titanium Credit Card Welcome Gift](#)

Terms and conditions of Welcome Gift

1. Customer Welcome Gift promotion is valid until further notice.
2. The welcome offer is only applicable to the applicant who does not hold any OCBC Bank credit card in the past 12 months.
3. The cardholder has to make purchases and/or cash advance on designed amount within two months from the card issuance date in order to receive one of the following welcome gifts: [excluding card installment transactions, funds/securities installment plan transactions, MPay reload transactions, Macau Pass auto reload transactions, autopay transactions, handling fees, financial charges, overdue fees, and payments for any tickets/coupons/gifts from the Bank].

Card type	Spending Amount	Welcome Gifts
VIVA Credit Card World Mastercard UnionPay Diamond Credit Card	\$6,800	\$340 Cash Rebate
Platinum Credit Card Mastercard Titanium Credit Card	\$3,800	\$380 Cash Rebate
Orbis Platinum Credit Card		\$150 Cash Rebate "More Hugs By Ken Lo" Travel Set

4. Cash rebate will be credited into the respective card account upon fulfilling the spending of designated amount, and the cash rebate reward will be shown on the next monthly statement.
5. The currency of the cash rebate is based on the card currency, cash rebate reward cannot be withdrawn, transferred, or exchanged.
6. The gifts are of limited supply while stock lasts. If the selected gift is out of stock, the Bank reserves the right to replace another gift.
7. OCBC Bank (Macau) Limited makes no representation or warranty on the quality of the goods and the service provided by the merchant. All goods are non-refundable.
8. If two or more credit cards are successfully approved for the same principal cardholder within the promotion period, the cardholder will be entitled to receive one welcome gift only.
9. The welcome offer is only applicable to designate card mentioned above, and is not applicable to other credit cards, Web Dollar Virtual Card, Visa Debit Card and Supplementary Card.
10. If the principal cardholder who has enjoyed the welcome offer cancels the credit card account within 12 months from the date of card issuance, he/she will be charged for card an annual fee. Please refer to the bank fee and charges brochure.
11. OCBC Bank (Macau) Limited reserves the right to change the terms and conditions of the welcome offer without prior notice.
12. OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion program.
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.

Terms and Conditions of the VIVA Credit Card Rewards Program

1. Reward program is valid until further notice.
2. This program is only applicable to the VIVA Credit Card.
3. Eligible cardholders can earn additional rewards by using their credit card for the following categories of transactions [Qualified transactions]. The basic reward for the VIVA Credit Card from OCBC Bank Macau is 1% cash rebate for every MOP 200 spent [Basic Reward].

	Qualified transactions	Total rewards ² (Includes basic and additional rewards)	Rewards ² detail
A	Local dining	5 x	5 x 0.5% = 2.5% cash rebate (up to \$100)
B	Local food delivery platform	5 x	5 x 0.5% = 2.5% cash rebate (up to \$50)
C	Local transactions (Sat & Sun)	2 x	2 x 0.5% = 1% cash rebate
D	Overseas transactions	1.5 x	1.5 x 0.5% = 0.75% cash rebate
E	Other local transactions	1 x	1 x 0.5% = 0.5% cash rebate

Note:

1. "Qualified Transactions" refer to transactions made regardless of the location and currency with a valid transaction record. However, it does not include transactions made at hospitals or for medical expenses, payments to government departments, gaming transactions, installment plan transactions, insurance premiums, tuition fees, funds/securities automatic transfer payments, Mpay top up and Macau Pass auto reload transactions, public fees/payments (including but not limited to communication fees, rent, or utility bills), autopay transactions, redemption of bonus points for gifts, ticket/meal voucher, gift orders from OCBC Bank, cash advances, administration fees, financial charges, and overdue charges, or transactions involving abuse or fraudulent behavior.
2. "Rewards" refer to the basic reward and additional rewards. Additional cash rebate total up to \$150.
 - A. "Local dining" refers to dining transactions in Macau with a valid transaction record, and it will be determined as a Qualified Transactions based on the merchant's acquiring bank's category code. Transactions made outside Macau or in currencies other than Macau Pataca will not be considered as Qualified Transactions.
 - B. "Local food delivery platforms" refers to transactions made on food delivery platforms in Macau with a valid transaction record, and it will be determined as a

Qualified Transactions based on the acquiring bank's merchant category code or transaction type.

- C. "Local transactions" refers to transactions made in Macau with a valid transaction record that do not fall under categories [A] and [B]. Transactions made outside Macau or in currencies other than Macau Pataca will not be considered as Qualified Transactions in this category.
 - D. "Overseas transactions" refers to transactions made with a valid transaction record that made outside of Macau and do not fall under categories [A], [B], and [C].
 - E. "Other location transactions" refer to transactions made with a valid transaction record that do not fall under categories [A], [B], [C], and [D].
- 4. If a transaction can be categorized into more than one of the above-mentioned categories, it will be defined according to the order of Qualified Transaction categories listed below, and only one reward will be given.
 - i. Local dining
 - ii. Local food delivery platforms
 - iii. Local transactions on weekends
 - iv. Overseas transactions
 - v. Other local transactions
 - 5. Made using the credit card in an e-wallet will not be considered as Qualified Transactions in this category.
 - 6. OCBC Bank Macau may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. OCBC Bank Macau has the sole discretion to determine whether a transaction is a Qualified Transaction. The bank is not responsible for clarifying whether a transaction is a Qualified Transaction or eligible for rewards before the transaction is made. If a transaction is not made in Macau Pataca, the transaction amount will be based on the currency of the cardholder's credit card statement and the converted amount in Macau Pataca.
 - 7. The default reward for the VIVA Credit Card will be "cash rebate." If cardholders wish to change the reward to "bonus points," customer must clearly indicate it on the application form.
 - 8. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month. Additional rewards will be credited to the cardholder's credit card account within the first month after the statement closing date of the transaction month and will be shown in the monthly statement. The rewards received will be based on the bank's computer system records, and customers cannot dispute them. The rewards received cannot be transferred, converted, or withdrawn in any form.
 - 9. All transactions that are cancelled/not posted /refunded to the cardholder's credit card account ("Invalid Transactions") will not be considered as Qualified Transactions. According to Clause 10, the cardholder may have the rewards earned from Invalid Transactions, in this case, invalid transaction will be deducted, charged, or required to be refunded to the bank.
 - 10. If the bank believes that the cardholder has engaged in any abuse or fraudulent behavior, the bank may suspend and/or cancel the cardholder's eligibility to earn or use rewards and their credit card. Such as:
 - i. using a personal credit card for trade, business, or commercial purposes;

- ii. using a credit card for transactions that are not genuine purchases of products, services, or payments. The bank may request the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior.
11. The bank has the sole discretion to determine whether the cardholder is involved in abuse, fraudulent behavior, or whether the transaction is an Invalid Transaction. If the cardholder is involved in such behavior or the transaction is deemed an Invalid Transaction, the bank reserves the right to deduct from i) the relevant credit card account and/or ii) any of the cardholder's accounts with the bank an amount equal to the value of the rewards earned from the transaction without further notice. Any rewards amount obtained through abuse or fraudulent behavior must be immediately repaid to the bank.
12. The Rewards Program for bonus points is subject to the terms and conditions of the OCBC Bank Macau Credit Card Bonus Points Gift Collection.
13. The cardholder is bound by the terms and conditions of the bank's cardholder agreement. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.
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.

Terms and Conditions of the World Mastercard Rewards Program

Spending Rewards

1. Reward program is valid until further notice.
2. This program is only applicable to the World Mastercard.
3. Eligible cardholders can earn additional rewards by using their credit card for the following categories of transactions [Qualified transactions]. The basic reward for the World Mastercard from OCBC Bank Macau is 1 bonus point for every MOP1 spent [Basic Reward].

	Qualified Transactions ¹	Total rewards ² (Includes basic and additional rewards)
A	On-site transactions made overseas	6x
B	Travel production spending	6x
C	Streaming platforms [#] , includes NETFLIX/Spotify/KKBOX/YouTube/iQIYI	4x
D	Local entertainment tickets	4x
E	Other overseas transactions made through internet	1.5x
F	Other location transactions	1x

Subject to the record by our bank's system.

Note:

1. "Qualified Transactions" refer to transactions made regardless of the location and currency with a valid transaction record. However, it does not include transactions made at hospitals or for medical expenses, payments to government departments, gaming transactions, installment plan transactions, insurance premiums, tuition fees, funds/securities automatic transfer payments, Mpay top up and Macau Pass auto reload transactions, public fees/payments (including but not limited to communication fees, rent, or utility bills), autopay transactions, redemption of bonus points for gifts, ticket/meal voucher, gift orders from OCBC Bank, cash advances, administration fees, financial charges, and overdue charges, or transactions involving abuse or fraudulent behavior.
2. "Rewards" refers to basic rewards and additional rewards, with a monthly limit of 30,000 for additional bonus points rewards.
 - A. "On-site transactions made overseas" refers to on-site credit card transactions outside of Macau with valid transaction records and does not fall under categories (B), (C), (D), (E) and (F) of qualified transactions. The transaction location is not in Macau, and the transaction currency is not Macau Pataca.
 - B. "Travel production spending" refers to transactions made at travel agencies, airlines, car rental services, overseas accommodations and hotels, transportation

services, and hotel booking websites, with valid transaction records and qualified based on the acquiring bank's merchant category code or transaction type.

- C. "Streaming platforms " refers to transactions made on Netflix/Spotify/KKBOX/YouTube/iQiyi, with valid transaction records and qualified based on the acquiring bank's merchant category code or transaction type.
- D. "Local entertainment tickets" refers to entertainment ticket transactions made in Macau with valid transaction records and qualified based on the acquiring bank's merchant category code or transaction type.
- E. "Other overseas transactions made through internet" refers to online transactions made outside of Macau with a credit card, with valid transaction records and does not fall under category [A] of qualified transactions. The transaction location is not in Macau, and the transaction currency is not Macau Pataca.
- F. "Other location transactions" refers to transactions with valid transaction records and do not fall under categories [A], [B], [C], [D] and [E] of qualified transactions.

- 4. If a transaction can be categorized into more than one of the above-mentioned categories, it will be defined according to the order of Qualified Transaction categories listed below, and only one reward will be given.
 - i. Streaming platforms or Travel production spending
 - ii. Other overseas transactions made through internet
 - iii. On-site transactions made overseas
 - iv. Local entertainment tickets
 - v. Other location transactions
- 5. Made using the credit card in an e-wallet will not be considered as Qualified Transactions in this category.
- 6. OCBC Bank Macau may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. OCBC Bank Macau has the sole discretion to determine whether a transaction is a Qualified Transaction. The bank is not responsible for clarifying whether a transaction is a Qualified Transaction or eligible for rewards before the transaction is made. If a transaction is not made in Macau Pataca, the transaction amount will be based on the currency of the cardholder's credit card statement and the converted amount in Macau Pataca.
- 7. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month. Additional rewards will be credited to the cardholder's credit card account within the first month after the statement closing date of the transaction month and will be shown in the monthly statement. The rewards received will be based on the bank's computer system records, and customers cannot dispute them. The rewards received cannot be transferred, converted, or withdrawn in any form.
- 8. All transactions that are cancelled/not posted /refunded to the cardholder's credit card account ["Invalid Transactions"] will not be considered as Qualified Transactions. According to Clause 9, the cardholder may have the rewards earned from Invalid Transactions, in this case, invalid transaction will be deducted, charged, or required to be refunded to the bank.
- 9. If the bank believes that the cardholder has engaged in any abuse or fraudulent behavior, the bank may suspend and/or cancel the cardholder's eligibility to earn or use rewards and their credit card. Such as:
 - i. using a personal credit card for trade, business, or commercial purposes;

- ii. using a credit card for transactions that are not genuine purchases of products, services, or payments. The bank may request the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior.
- 10. The bank has the sole discretion to determine whether the cardholder is involved in abuse, fraudulent behavior, or whether the transaction is an Invalid Transaction. If the cardholder is involved in such behavior or the transaction is deemed an Invalid Transaction, the bank reserves the right to deduct from i) the relevant credit card account and/or ii) any of the cardholder's accounts with the bank an amount equal to the value of the rewards earned from the transaction without further notice. Any rewards amount obtained through abuse or fraudulent behavior must be immediately repaid to the bank.
- 11. The Rewards Program for bonus points is subject to the terms and conditions of the OCBC Bank Macau Credit Card Bonus Points Gift Collection.
- 12. The cardholder is bound by the terms and conditions of the bank's cardholder agreement. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.
- 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.

Terms & Conditions of UnionPay Diamond Credit Card Rewards Program

Spending Rewards

1. Reward program is valid until further notice.
2. This program is only applicable to UnionPay Diamond Credit Card.
3. Eligible cardholders can earn additional rewards by using their credit card for the following categories of transactions [Qualified transactions]. The basic reward for UnionPay Diamond Credit Card from OCBC Bank Macau is 1 bonus point for every MOP1 spent [Basic Reward]

	Qualified Transactions ¹	Total rewards ² (Includes basic and additional rewards)
A	Referring to the local merchant categories, including: Supermarket, department store, convenience store, pharmacies, variety stores, frozen food store, bakeries and telecom*	5x rewards
B	Overseas transactions	1.5x rewards
C	Other local transactions	1x rewards

Note:

1. "Qualified Transactions" refer to transactions made regardless of the location and currency with a valid transaction record. However, it does not include transactions made at hospitals or for medical expenses, payments to government departments, gaming transactions, installment plan transactions, insurance premiums, tuition fees, funds/securities automatic transfer payments, Mpay top up and Macau Pass auto reload transactions, public fees/payments (including but not limited to communication fees, rent, or utility bills), autopay transactions, redemption of bonus points for gifts, ticket/meal voucher, gift orders from OCBC Bank, cash advances, administration fees, financial charges, and overdue charges, or transactions involving abuse or fraudulent behavior.
2. "Rewards" refers to basic rewards and additional rewards, with a monthly limit of 30,000 for additional bonus points rewards.
 - A. A Category refers to the local merchant categories, including: Supermarket, department store, convenience store, pharmacies, variety stores, frozen food store, bakeries and telecom* with valid transaction records and does not fall under categories [B], and [C] of qualified transactions and qualified based on the acquiring bank's merchant category code or transaction type .
 - B. "Overseas transactions" refers to transactions made with a valid transaction record that made outside of Macau and do not fall under categories [A] and [C].
 - C. "Other local transactions" refers to transactions made in Macau with valid transaction records and do not fall under categories [A], and [B] of qualified transactions.

4. If a transaction can be categorized into more than one of the above-mentioned categories, it will be defined according to the order of Qualified Transaction categories listed below, and only one reward will be given.
 - i. Referring to the local merchant categories, including: Supermarket, department store, convenience store, pharmacies, variety stores, frozen food store, bakeries and telecom
 - ii. Overseas transaction
 - iii. Other local transactions
5. Made using the credit card in an e-wallet will not be considered as Qualified Transactions in this category.
6. OCBC Bank Macau may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. OCBC Bank Macau has the sole discretion to determine whether a transaction is a Qualified Transaction. The bank is not responsible for clarifying whether a transaction is a Qualified Transaction or eligible for rewards before the transaction is made. If a transaction is not made in Macau Pataca, the transaction amount will be based on the currency of the cardholder's credit card statement and the converted amount in Macau Pataca.
7. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month. Additional rewards will be credited to the cardholder's credit card account within the first month after the statement closing date of the transaction month and will be shown in the monthly statement. The rewards received will be based on the bank's computer system records, and customers cannot dispute them. The rewards received cannot be transferred, converted, or withdrawn in any form.
8. All transactions that are cancelled/not posted /refunded to the cardholder's credit card account ["Invalid Transactions"] will not be considered as Qualified Transactions. According to Clause 9, the cardholder may have the rewards earned from Invalid Transactions, in this case, invalid transaction will be deducted, charged, or required to be refunded to the bank.
9. If the bank believes that the cardholder has engaged in any abuse or fraudulent behavior, the bank may suspend and/or cancel the cardholder's eligibility to earn or use rewards and their credit card. Such as:
 - i. using a personal credit card for trade, business, or commercial purposes;
 - ii. using a credit card for transactions that are not genuine purchases of products, services, or payments.
10. The bank may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. The bank has the sole discretion to determine whether the cardholder is involved in abuse, fraudulent behavior, or whether the transaction is an Invalid Transaction. If the cardholder is involved in such behavior or the transaction is deemed an Invalid Transaction, the bank reserves the right

to deduct from i) the relevant credit card account and/or ii) any of the cardholder's accounts with the bank an amount equal to the value of the rewards earned from the transaction without further notice. Any rewards amount obtained through abuse or fraudulent behavior must be immediately repaid to the bank.

11. The Rewards Program for bonus points is subject to the terms and conditions of the OCBC Bank Macau Credit Card Bonus Points Gift Collection.
12. The cardholder is bound by the terms and conditions of the bank's cardholder agreement. OCBC Bank [Macau] Limited reserves the right to revise the terms and conditions of the promotion without prior notice. In case of any dispute, OCBC Bank [Macau] Limited reserves the right to make any final decision for this promotion.
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.

Terms and Conditions of the Platinum Credit Card Rewards Program

Spending Rewards

1. Reward program is valid until further notice.
2. This program is only applicable to Platinum Credit Card.
3. Eligible cardholders can earn additional rewards by using their credit card for the following categories of transactions [Qualified transactions]. The basic reward for Platinum Credit Card from OCBC Bank Macau is 1 bonus point for every MOP1 spent [Basic Reward]

	Qualified Transactions ¹	Total rewards ² (includes based and additional rewards)
A	Overseas transactions	2x rewards
B	Local dining transactions* [Sat & Sun]	3x rewards
C	Local entertainment tickets [Sat & Sun]	3x rewards
D	Other designated transactions	1x rewards

*excludes food delivery platform

Note:

1. "Qualified Transactions" refer to transactions made regardless of the location and currency with a valid transaction record. However, it does not include transactions made at hospitals or for medical expenses, payments to government departments, gaming transactions, installment plan transactions, insurance premiums, tuition fees, funds/securities automatic transfer payments, Mpay top up and Macau Pass auto reload transactions, public fees/payments (including but not limited to communication fees, rent, or utility bills), autopay transactions, redemption of bonus points for gifts, ticket/meal voucher, gift orders from OCBC Bank, cash advances, administration fees, financial charges, and overdue charges, or transactions involving abuse or fraudulent behavior.
2. "Rewards" refers to basic rewards and additional rewards, with a monthly limit of 30,000 for additional bonus points rewards.
 - A. "Overseas transactions" refers to transactions made with a valid transaction record that made outside of Macau and do not fall under categories [B], [C] and [D].
 - B. "Local dining transactions [Sat & Sun]" refers to dining transactions made with a valid transaction record that made in Macau on weekends and qualified based on the acquiring bank's merchant category code or transaction type.

- C. "Local entertainment tickets [Sat & Sun]" refers to entertainment ticket transactions made in Macau on weekends with valid transaction records and qualified based on the acquiring bank's merchant category code or transaction type.
 - D. "Other designated transactions" refers to transactions do not fall under categories [A], [B] and [C] with valid transaction records and qualified based on the acquiring bank's merchant category code or transaction type.
4. If a transaction can be categorized into more than one of the above-mentioned categories, it will be defined according to the order of Qualified Transaction categories listed below, and only one reward will be given.
 - i. Local dining transactions or local entertainment tickets on weekends
 - ii. Overseas transactions
 - iii. Other designated transactions
 5. Made using the credit card in an e-wallet will not be considered as Qualified Transactions in this category.
 6. OCBC Bank Macau has the sole discretion to determine whether a transaction is a Qualified Transaction. The bank is not responsible for clarifying whether a transaction is a Qualified Transaction or eligible for rewards before the transaction is made. If a transaction is not made in Macau Pataca, the transaction amount will be based on the currency of the cardholder's credit card statement and the converted amount in Macau Pataca.
 7. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month. Additional rewards will be credited to the cardholder's credit card account within the first month after the statement closing date of the transaction month and will be shown in the monthly statement. The rewards received will be based on the bank's computer system records, and customers cannot dispute them. The rewards received cannot be transferred, converted, or withdrawn in any form.
 8. All transactions that are cancelled/not posted /refunded to the cardholder's credit card account ("Invalid Transactions") will not be considered as Qualified Transactions. According to Clause 9, the cardholder may have the rewards earned from Invalid Transactions, in this case, invalid transaction will be deducted, charged, or required to be refunded to the bank.
 9. If the bank believes that the cardholder has engaged in any abuse or fraudulent behavior, the bank may suspend and/or cancel the cardholder's eligibility to earn or use rewards and their credit card. Such as:
 - i. using a personal credit card for trade, business, or commercial purposes;
 - ii. using a credit card for transactions that are not genuine purchases of products, services, or payments. The bank may request the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior.
 10. OCBC Bank Macau may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. The bank has the sole discretion to determine whether the cardholder is involved in abuse, fraudulent behavior, or whether the transaction is an Invalid Transaction. If the cardholder is involved in such behavior or the transaction is deemed an Invalid Transaction, the bank reserves the right to deduct from i) the relevant credit card account and/or ii) any of the cardholder's accounts with the bank an amount equal to the value of the rewards earned from the

transaction without further notice. Any rewards amount obtained through abuse or fraudulent behavior must be immediately repaid to the bank.

11. The Rewards Program for bonus points is subject to the terms and conditions of the OCBC Bank Macau Credit Card Bonus Points Gift Collection.
12. The cardholder is bound by the terms and conditions of the bank's cardholder agreement. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.
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.

Terms and conditions of SHE Credit Card spending rewards

Spending Rewards

1. Reward program is valid until further notice.
2. This program is only applicable to SHE Platinum Credit Card.
3. Eligible cardholders can earn additional rewards by using their credit card for the following categories of transactions [Qualified transactions]. The basic reward for SHE Platinum Credit Card from OCBC Bank Macau is 1 bonus point for every MOP1 spent [Basic Reward]

	Qualified transactions ¹	Total rewards ² [includes based and additional rewards]
A	Department stores, cosmetics stores, hair salons, personal care and beauty spas services	3x
B	Transactions on Sat & Sun	2x
C	Overseas transactions	1.5x
D	Other local transactions (Mon to Fri)	1x

Note:

1. "Qualified Transactions" refer to transactions made regardless of the location and currency with a valid transaction record. However, it does not include transactions made at hospitals or for medical expenses, payments to government departments, gaming transactions, installment plan transactions, insurance premiums, tuition fees, funds/securities automatic transfer payments, Mpay top up and Macau Pass auto reload transactions, public fees/payments (including but not limited to communication fees, rent, or utility bills), autopay transactions, redemption of bonus points for gifts, ticket/meal voucher, gift orders from OCBC Bank, cash advances, administration fees, financial charges, and overdue charges, or transactions involving abuse or fraudulent behavior.
2. "Rewards" refers to basic rewards and additional rewards.
 - A. A Category refers to department stores, cosmetics stores, hair salons, personal care and beauty spas services with valid transaction records and does not fall under categories [B], [C] and [D] of qualified transactions and qualified based on the acquiring bank's merchant category code and transaction type.
 - B. "Transactions on Sat & Sun" refers to transactions with a valid transaction record that made on weekends and qualified based on the acquiring bank's merchant category code and transaction type.
 - C. "Overseas transactions" refers to transactions made with a valid transaction record that made outside of Macau, in currencies other than Macau Pataca and do not fall under categories [A].
 - D. "Other Local transactions[Mon – Fri]" refers to transactions made in Macau with a valid transaction record that do not fall under categories [A] to [C].

4. If a transaction can be categorized into more than one of the above-mentioned categories, it will be defined according to the order of Qualified Transaction categories listed below, and only one reward will be given.
 - g department stores, cosmetics stores, hair salons, personal care and beauty spas services
 - g Transactions on Sat & Sun
 - g Overseas transactions
 - g, Other local transactions (Mon to Fri)
5. Made using the credit card in an e-wallet will not be considered as Qualified Transactions in this category.
6. OCBC Bank Macau has the sole discretion to determine whether a transaction is a Qualified Transaction. The bank is not responsible for clarifying whether a transaction is a Qualified Transaction or eligible for rewards before the transaction is made. If a transaction is not made in Macau Pataca, the transaction amount will be based on the currency of the cardholder's credit card statement and the converted amount in Macau Pataca.
7. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month. Additional rewards will be credited to the cardholder's credit card account within the first month after the statement closing date of the transaction month and will be shown in the monthly statement. The rewards received will be based on the bank's computer system records, and customers cannot dispute them. The rewards received cannot be transferred, converted, or withdrawn in any form.
8. All transactions that are cancelled/not posted /refunded to the cardholder's credit card account ("Invalid Transactions") will not be considered as Qualified Transactions. According to Clause 9, the cardholder may have the rewards earned from Invalid Transactions, in this case, invalid transaction will be deducted, charged, or required to be refunded to the bank.
9. If the bank believes that the cardholder has engaged in any abuse or fraudulent behavior, the bank may suspend and/or cancel the cardholder's eligibility to earn or use rewards and their credit card. Such as:
 - iii. using a personal credit card for trade, business, or commercial purposes;
 - iv. using a credit card for transactions that are not genuine purchases of products, services, or payments. The bank may request the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior.
10. OCBC Bank Macau may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. The bank has the sole discretion to determine whether the cardholder is involved in abuse, fraudulent behavior, or whether the transaction is an Invalid Transaction. If the cardholder is involved in such behavior or the transaction is deemed an Invalid Transaction, the bank reserves the right to deduct from i) the relevant credit card account and/or ii) any of the cardholder's accounts with the bank an amount equal to the value of the rewards earned from the transaction without further notice. Any rewards amount obtained through abuse or fraudulent behavior must be immediately repaid to the bank.
11. The Rewards Program for bonus points is subject to the terms and conditions of the OCBC Bank Macau Credit Card Bonus Points Gift Collection.
12. The cardholder is bound by the terms and conditions of the bank's cardholder agreement. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the

promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.

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.

Year-round Spending Rewards

1. Reward program is valid until further notice. The currency value of this promotion is calculated in Macau Pataca.
2. Customers who accumulate spending of MOP80,000 or above with a qualified credit card from January 1 to December 31 each year will be eligible to receive a complimentary afternoon tea for two.
3. The quantity of afternoon tea vouchers is limited. The bank reserves the right to replace or substitute the designated privilege with any item of similar value. Customers are advised to refer to the terms and conditions stated on the afternoon tea coupon before use and make reservations within the validity period. Lost or expired vouchers will not be reissued.
4. The rewards offer will be issued once a year, and the bank will notify all eligible customers by special letter between February and March.
5. Qualified transaction do not include installment plan payments, insurance fees, fund/securities automatic transfer payments, MPay top up and Macau Pass auto reload transactions, redemption of bonus points for gifts, ticket/voucher/gift orders from the bank, cash advances, administration fees, financial charges, and overdue charges.
6. The rewards received will be based on the bank's computer system records, and customers cannot dispute them.
7. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month.
8. Customers who receive the vouchers/redemption letter must comply with the terms and conditions of the merchant.
9. The specified spending amount may be adjusted annually, please refer to the website for details.
10. OCBC Bank (Macau) Limited does not guarantee the quality of products and services provided by merchants.
11. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.
12. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and conditions of My Car Titanium Credit Card spending rewards

Spending Rewards

1. Reward program is valid until further notice.
2. This program is only applicable to My Car Titanium Credit Card.
3. Eligible cardholders can earn additional rewards by using their credit card for the following categories of transactions [Qualified transactions]. The basic reward for My Car Titanium Credit Card is MOP 1 cash rebate for every MOP200 spent [Basic Reward].

	Qualified transactions ¹	Statement transaction amount	Total rewards ² (includes based and additional rewards)	Rewards ² detail
A	fueling/charging for car	<\$3,800	3x	$3 \times 0.5\% = 1.5\%$ cash rebate
	fueling/charging for car	$\geq \$3,800$	6x	$6 \times 0.5\% = 3\%$ cash rebate up to MOP75
B	Car maintenance and detailing	Any amount	2x	$2 \times 0.5\% = 1\%$ cash rebate
C	Other transactions		1x	$1 \times 0.5\% = 0.5\%$ cash rebate

Note:

1. "Qualified Transactions" refer to transactions made regardless of the location and currency with a valid transaction record. However, it does not include transactions made at hospitals or for medical expenses, payments to government departments, gaming transactions, installment plan transactions, insurance premiums, tuition fees, funds/securities automatic transfer payments, Mpay top up and Macau Pass auto reload transactions, public fees/payments (including but not limited to communication fees, rent, or utility bills), autopay transactions, redemption of bonus points for gifts, ticket/meal voucher, gift orders from OCBC Bank, cash advances, administration fees, financial charges, and overdue charges, or transactions involving abuse or fraudulent behavior.
2. "Rewards" refers to basic rewards and additional rewards.
 - A. A Category refers to fueling/charging for car with valid transaction records and qualified based on the acquiring bank's merchant category code and transaction type.
 - B. B Category refers to car maintenance and detailing with valid transaction records and qualified based on the acquiring bank's merchant category code and transaction type.
 - C. "Other transactions" refers to spending with valid transactions records that are not fall under (A) and (B) categories and qualified based on the acquiring bank's merchant category code and transaction type

4. If a transaction can be categorized into more than one of the above-mentioned categories, it will be defined according to the order of Qualified Transaction categories listed below, and only one reward will be given.
 - i. fueling/charging for car
 - ii. car maintenance and detailing
 - iii. Other transactions
5. Made using the credit card in an e-wallet will not be considered as Qualified Transactions in this category.
6. OCBC Bank Macau has the sole discretion to determine whether a transaction is a Qualified Transaction. The bank is not responsible for clarifying whether a transaction is a Qualified Transaction or eligible for rewards before the transaction is made. If a transaction is not made in Macau Pataca, the transaction amount will be based on the currency of the cardholder's credit card statement and the converted amount in Macau Pataca.
7. The rewards for the primary card and supplementary cards will be combined and calculated on the statement closing date each month. Additional rewards will be credited to the cardholder's credit card account within the first month after the statement closing date of the transaction month and will be shown in the monthly statement. The rewards received will be based on the bank's computer system records, and customers cannot dispute them. The rewards received cannot be transferred, converted, or withdrawn in any form.
8. All transactions that are cancelled/not posted /refunded to the cardholder's credit card account ["Invalid Transactions"] will not be considered as Qualified Transactions. According to Clause 9, the cardholder may have the rewards earned from Invalid Transactions, in this case, invalid transaction will be deducted, charged, or required to be refunded to the bank.
9. If the bank believes that the cardholder has engaged in any abuse or fraudulent behavior, the bank may suspend and/or cancel the cardholder's eligibility to earn or use rewards and their credit card. Such as:
 - i. using a personal credit card for trade, business, or commercial purposes;
 - ii. using a credit card for transactions that are not genuine purchases of products, services, or payments. The bank may request the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior.
10. OCBC Bank (Macau) may require the cardholder to provide supporting documents to determine whether the transaction involves abuse or fraudulent behavior. The bank has the sole discretion to determine whether the cardholder is involved in abuse, fraudulent behavior, or whether the transaction is an Invalid Transaction. If the cardholder is involved in such behavior or the transaction is deemed an Invalid Transaction, the bank reserves the right to deduct from i) the relevant credit card account and/or ii) any of the cardholder's accounts with the bank an amount equal to the value of the rewards earned from the transaction without further notice. Any rewards amount obtained through abuse or fraudulent behavior must be immediately repaid to the bank.
11. The Rewards Program for bonus points is subject to the terms and conditions of the OCBC Bank Macau Credit Card Bonus Points Gift Collection.
12. The cardholder is bound by the terms and conditions of the bank's cardholder agreement. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the

promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.

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.

Year-round Spending Rewards

1. Reward program is valid until further notice. The currency value of this promotion is calculated in Macau Pataca.
2. This program is only applicable to My Car Titanium Credit Card.
3. Customers who accumulate spending of MOP100,000 or above with a qualified credit card from January 1 to December 31 each year will be eligible to receive an air conditioner cleaning service for car.
4. Qualified transaction do not include installment plan payments, insurance fees, fund/securities automatic transfer payments, MPay top-up and Macau Pass reload transactions, redemption of bonus points for gifts, ticket/voucher/gift orders from the bank, cash advances, administration fees, financial charges, and overdue charges.
5. The rewards offer will be issued once a year, and the bank will notify all eligible customers by special letter between February and March.
6. The customer's account must be valid and in good standing at the time of fulfillment, and must not be involved in any fraudulent transactions, otherwise, the eligibility of reward will be canceled. The bank has the right to deduct the equivalent amount from the customer's credit card account without further notice.
7. The specified spending amount may be adjusted annually, please refer to the website for details.
8. Customers who receive the redemption letter must comply with the terms and conditions of the merchant.
9. OCBC Bank (Macau) Limited does not guarantee the quality of products and services provided by merchants.
10. OCBC Bank (Macau) Limited reserves the right to revise the terms and conditions of the promotion without prior notice. In case of any dispute, OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion.
11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.