

**條款及細則：**

1. 推廣期：2025 年 9 月 1 日至 10 月 31 日(首尾兩天包括在內)。
2. 客戶必須以華僑銀行澳門信用卡簽賬方可獲享優惠。
3. 優惠適用於華僑銀行澳門信用卡之持卡人，唯 VISA 扣賬卡、網上信用卡及商務信用卡不適用。
4. 持卡人於推廣期內憑華僑銀行澳門簽發之信用卡於豐澤澳門門市簽賬，可獲享以下優惠：

**優惠一：門市簽賬高達MOP180回贈現金優惠\***

單筆簽賬	現金回贈		回贈名額
	華僑銀行澳門簽發之一般信用卡	華僑銀行澳門簽發之宏富理財信用卡/Metal信用卡	
MOP4,000-MOP7,999	MOP70	MOP80	推廣期內首240名單筆簽賬額最高的客人
MOP8,000及以上	MOP120	MOP180	推廣期內首60名單筆簽賬額最高的客人

\*每名合資格客戶於整個推廣期只可獲簽賬回贈一次。

**優惠二：門市精選貨品低至5折優惠**

5. 優惠一之門市優惠，主卡及附屬卡簽賬及獎賞將合併計算一次。同一持卡人以不同信用卡簽賬則不得合併計算，如客戶持有多於一張華僑銀行澳門信用卡，並且於推廣期內完成多於一筆合資格簽賬，將以推廣期內單筆簽賬金額最高之信用卡去計算。每名客戶於整個推廣期內最多可獲其中一項獎賞一次，如客戶於推廣期內分別以一般信用卡、宏富理財信用卡/宏富理財metal卡簽賬，現金回贈金額將誌進宏富理財卡/宏富理財 Metal卡賬戶內。例如：客人以一般信用卡簽賬MOP5,000，同時亦於推廣期內以宏富理財卡/宏富理財Metal卡簽賬MOP5,000，客人則可獲享MOP80回贈。
6. 優惠二之精選貨品數量有限，售完即止。貨品價格、圖片及資料只供參考，貨品圖片及描述與實物或有區別，貨品外觀及細節均以實物及代理商提供為準。如有更改，恕不另行通知，詳情請向店員查詢。
7. 此推廣不可與其他優惠同時使用。
8. 客戶毋須預先登記，現金回贈將於2025年12月31日或之前誌進客戶用作簽賬的合資格之華僑銀行澳門信用卡賬戶內，並於下期月結單顯示。
9. 現金回贈之金額不得轉換及轉讓，或以任何形式提取。
10. 客戶於誌賬時賬戶必須有效及狀況必須良好，亦不可涉及任何虛假交易，否則回贈資格將被取消。就持卡人是否有資格享有簽賬回贈本行全權決定。持卡人同意本行有權從客戶之信用卡賬戶內扣除不合資格簽賬所獲得相等該簽賬所獲享之回贈，而毋須另行通知。
11. 客戶可享之現金回贈均以本行電腦系統記錄為準，客戶不得異議。
12. 華僑銀行(澳門)股份有限公司及澳門豐澤對商戶的服務及貨品的質素不作任何保證。

13. 如有任何爭議，華僑銀行(澳門)股份有限公司及澳門豐澤保留最終決定權。

## Terms & Conditions

1. The promotion period: from 1 September 2025 to 31 October 2025 (both dates inclusive).
2. Payment must be settled by OCBC Macau credit card to enjoy the offer.
3. The offer is applied to OCBC Macau credit cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.
4. During the promotional period, customers who spend with OCBC Macau Credit Card with eligible transactions at local store will enjoy the following offers:

### Offer 1 : In-store cash rebate up to MOP180\*

Single transaction amount	Cash rebate		Cash rebate quota
	All credit card	Premier Banking credit Card & Premier Banking Metal Card	
MOP4,000 - MOP7,999	MOP70	MOP80	Top 240 cardholders with the highest spending in single transaction
MOP8,000 and above	MOP120	MOP180	Top 60 cardholders with the highest spending in single transaction

\*Each customer can enjoy the cash rebate once throughout the promotion period.

### Offer 2: In-store up to 50% off on selected products

5. Offer 1: Spending and rewards from the principal card and supplementary card will be combined and calculated. Spending by the same cardholder using different credit cards will not be combined. If a customer holds more than one OCBC Macau Credit Card, and if there are multiple eligible transactions completed within the promotion period, the credit card with the highest single transaction amount among the eligible transactions within the promotion period will be used for calculation. Each customer can only receive the reward once among all tiers during the entire promotional period. If the customer makes purchases using a generic credit card, Premier Banking Credit Card, or Premier Banking Metal Card respectively during the promotion period, the cash rebate amount will be based on the Premier Banking credit card/Premier Banking Metal Card.  
For example: If a customer makes a purchase of MOP 5,000 using a generic credit card, and at the same time spends MOP 5,000 using a Premier Banking Credit Card, or Premier Banking Metal Card during the promotional period, the customer will receive a cash rebate of MOP 80.
6. Offer 2: The selected discounted items are subject to availability. Product prices and pictures are for reference only. The details of the products are subject to the actual items and provided by the store. The discount products are subject to change without prior notice. Please inquire with store assistance for details.
7. This promotion cannot be used in conjunction with other offers.

8. Customers do not need to register for this promotion. Cash rebate will be credited into the respective card account upon fulfilling the spending of designated amount on or before 31 December 2025, and the cash rebate will be shown on the next monthly statement.
9. Cash rebate reward cannot be withdrawn, transferred, or exchanged.
10. 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.
11. Cash rebate that customers are entitled to are based on the bank's computer system records, and customers may not dispute them.
12. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
13. OCBC Bank (Macau) Limited and FORTRESS reserve 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.