

OCBC Bank 華僑銀行 OCBC Centre 241 Avenida de Almeida Ribeiro Macau

Holiday Shopping Spree, Daily Cash Rebate

Simply register with your credit card and make a single local or overseas purchase of \$500 or more to enjoy daily cash rebates, maximum \$430!

Terms & Conditions

- 1. The promotion period: from 1 December 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. Customers must register within the registration period through the bank official WeChat account or website using the OCBC Bank Macau Credit Card primary card, in order to participate in the promotion. Customers will not be eligible for the rewards if they fail to register within the registration period. After successful registration, customers will receive a confirmation SMS on the following day. The bank will base on the system records of the customer's last successful registration, and customers cannot dispute this.
- 4. If customers fail to successfully register within the registration period or if the registration information is incorrect, the bank reserves the right to refuse to accept the registration without prior notice. Registration must be accepted and confirmed by the bank.
- 5. During the promotion period, OCBC Macau credit card customers who spend \$500 in a single transaction in a local or overseas retail store will enjoy cash rebate, detail as follows:

Transaction period	Daily cash rebate
December 1 – 19	\$10
December 20 - 31	\$20

- 6. Qualified spending excludes online transactions, hospital and medical expenses, government payments, gambling transactions, instalment plan payments, insurance fees, tuition fees, fund/stock automatic transfer payments, Mpay top-up transactions, Macau Pass automatic top-up transactions, public expenses/payment amounts (including but not limited to communication fees, rent, or utilities), automatic transfer amounts, redemption of points for gifts, ticket/meal voucher/gift orders from our bank, cash advances, handling fees, financial charges, and overdue fees.
- 7. Each customer can receive cash rebate once daily, and a maximum of \$430 cash rebate throughout the promotion period.
- 8. 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.
- 9. 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.
- 10. Rewards cannot be withdrawn, transferred, or exchanged. The transaction /rebate amount will be based on the currency of the credit card, and all transactions will be recorded by the Bank's computer system, and splitting of bill is not allowed.
- 11. The reward available to customers will be based on the bank's system records, and customers cannot dispute this.
- 12. 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.
- 13. In the event of any dispute, OCBC Bank (Macau) Limited reserves the right to make the final decision.
- 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.