

## 特選客戶信用卡快閃獎賞

特選客戶於推廣期內累積本地零售簽賬滿\$3,800，可獲澳門幣50來來超市禮券一張。

條款及細則：

1. 推廣期為 2026 年 1 月 18 日至 1 月 24 日。(首尾兩天包括在內)。
2. 優惠適用於特選的 OCBC 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。
3. 於推廣期內，特選客戶以 OCBC 華僑銀行澳門信用卡進行本地零售簽賬累計滿\$3,800，可獲享 MOP50 超市現金券 1 張。
4. 合資格簽賬不包括任何手機支付、網購、醫院及醫療費用、繳付政府部門之款項、賭博交易、分期計劃供款、保險費用、學費、基金/股票自動轉賬供款、MPay 加值交易、澳門通自動加值交易、公共費用/繳費金額(包括但不限於支付通訊費、租金、或水電等公共設施的費用)、自動轉賬金額、積分換購禮品、於本行訂購門票/餐券/禮品、預支現金、手續費、財務費用及逾期費用。
5. 主卡及附屬卡簽賬獎賞將合併計算一次。同一持卡人以主卡、附屬卡或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，並且合資格交易多於一個，將以推廣期內累計交易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獎賞一次。
6. 此推廣不可與其他優惠同時使用。
7. 客戶毋須預先登記，合資格客戶將於 2026 年 3 月 31 日或之前收到手機短訊通知領獎，客戶須於指定日期內親臨華僑銀行總行-信用卡部領取(新馬路 241 號)。逾期將被視為放棄獎賞資格。
8. 簽賬之金額幣別按信用卡幣別而定，交易均以本行電腦系統記錄為準，客戶不得異議。
9. 禮券數量有限，先到先得，送完即止。
10. 獲享超市現金券之客戶，必須受該商戶之條款及細則約束，並須按現金券背面之指定日期前使用，逾期無效。
11. 客戶獲享獎賞時必須仍然有效及信用狀況良好，否則申請將視為無效及獎賞資格將被取消，即使客戶已取得獎賞，本行將保留向客戶索償之權利及本行有權決定客戶獲獎資格。
12. 客戶可享之獎賞均以本行電腦系統記錄為準，客戶不得異議。
13. 華僑銀行(澳門)股份有限公司對商戶的服務及商品的質素不作任何保證。
14. 如有任何爭議，華僑銀行(澳門)股份有限公司保留最終決定權。

## Credit Card Flash Reward for selected customers

Selected customers who accumulate local retail spending of \$3,800 during the promotional period will receive a MOP50 Royal Supermarket gift voucher.

### Terms and Conditions:

1. The promotion period: January 18 to January 24, 2026 (both days inclusive).
2. The offer is applied to OCBC Macau cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.
3. During the promotional period, selected customers who accumulate \$3,800 in local retail spending using the OCBC Macau credit card will be entitled to receive a \$50 supermarket cash voucher.
4. Qualified spending excludes mobile payments, online shopping, hospital and medical expenses, payments to government departments, gambling transactions, installment plan payments, insurance premiums, tuition fees, automatic transfers for funds/stocks, MPay top-up transactions, automatic top-ups for Macau Pass, public utility payments/fees (including but not limited to communication fees, rent, or utility bills), automatic transfer amounts, points redemption for gifts, ticket/meal voucher/gift orders from our bank, cash advances, handling fees, financial charges, and overdue fees.
5. Spending and rewards from the primary card and supplementary cards will be combined for calculation. Different credit cards used by the same cardholder will not be combined, and splitting of bill is not allowed. If a customer holds more than one OCBC Macau credit card with eligible transactions across multiple cards, the card with the highest accumulated transaction amount during the promotional period will be used for calculation. Each customer can receive the reward only once during the entire promotional period.
6. This promotion cannot be used in conjunction with other offers.
7. Customers do not need to register in advance. For coupon redemption details, eligible customers will receive a notification via SMS by March 31, 2026. Customers must collect their reward in person at the Credit Card Department of OCBC Macau Main Branch (241 Avenida de Almeida Ribeiro) by the specified date. Late claims will be deemed as forfeiting the reward eligibility.
8. The currency of the transaction amount is determined by the currency of the credit card. The transaction is subject to the records of the Bank's computer system and the customer shall not raise any objection.
9. The number of gift vouchers is limited and available on a first-come, first-served basis while stocks last.
10. Customers who receive the supermarket cash voucher must comply with the terms and conditions of the merchant and must use the voucher by the specified date on the back; expired vouchers will be invalid.
11. Customers' 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.
12. Rewards that customers are entitled to are based on the bank's computer system records, and customers may not dispute them.
13. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
14. In the event of any dispute, OCBC Bank (Macau) Limited reserves the right to make the final decision.
15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.