

## Chinese New Year Red Packet Rewards

Make eligible local retail purchases and register to enjoy cash rebates, bringing you good fortune!

### Terms & Conditions

1. The promotion period: from 1 February 2026 to 28 February 2026 (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 in a local retail store will enjoy cash rebate, detail as follows:

Cumulative Local Retail Transaction Amount <sup>#</sup>	cash rebate
\$3,800	\$28
\$7,800	\$88
\$18,800	\$288

# Minimum \$300 in a single transaction.

6. Each customer can receive a maximum of \$288 cash rebate throughout the promotion period. 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.
7. 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.
8. Rewards cannot be withdrawn, transferred, or exchanged. The transaction /rebate amount will be based on the currency of the credit card.
9. The reward available to customers will be based on the bank's system records, and customers cannot dispute this.
10. When customers enrol to this promotion and 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. The cash rebate will be credited to primary card or the eligible OCBC Bank Macau credit card account used for transactions on or before March 31, 2026, and will be displayed on the statement next month.
12. In the event of any dispute, OCBC Bank (Macau) Limited reserves the right to make the final decision.
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.