

Travel product spending rewards Terms & Conditions

Reward 1*	Enjoy a 5X bonus point/2.5% cash rebate and a free travel insurance with purchase of travel products accumulated transactions of MOP/HKD 6,800 or more on flights, overseas accommodations, car rentals, and transportation services.
Reward 2	Enjoy 0.2% installment on travel categories spending accumulated transactions of MOP/HKD 6,800 or more.
Flash Extra \$50 Offer	From now until 12 April, registered customer who accumulated MOP/HKD 6,800 eligible spending enjoy additional \$50 cash rebate

*Each customer enjoy a maximum of 60,000 bonus points or \$300 cash rebate.

General Terms & Conditions

1. The promotion period: 1 March 2026 to 31 May 2026 (both days inclusive), hereinafter referred to as "promotion period".
2. The offer is applied to OCBC Macau cardholders except VISA Debit Card, Web Dollar, and Business Platinum Card.
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 transaction period, customers using the OCBC Macau credit card (hereinafter referred to as "Credit Card") for transactions identified by the Bank's system as travel agencies, airlines, car rental services, overseas accommodations and hotels, transportation services, and hotel booking websites (hereinafter referred to as "Eligible Transactions") with accumulated transaction amount of MOP/HKD 6,800 or more will be eligible for the related rewards.
6. The currency of the transaction and rebate amounts will be determined by the currency of the credit card. Transactions will be based on the records of the bank's computer system, and customers cannot dispute this.
7. The cardholder's account must remain valid and in good credit standing during participation in this promotion and while receiving rewards; 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.
8. If a customer cancels the relevant transaction after receiving the Reward, the Bank reserves the right to charge the customer an administrative fee of \$220 for the Reward, which will be deducted from the customer's relevant Bank credit card without further notice.
9. Bonus points reward program is subject to the terms and conditions of the OCBC Credit Card Rewards Catalogue. For details, please refer to the bank's website.
10. The cash rebate amount cannot be converted, transferred, or withdrawn in any form.
11. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
12. In case of any disputes, 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.

Rewards 1 - T&C:

1. Eligible customers can enjoy 5 times the bonus points or 2.5% cash rebate, as well as a complimentary 7-day travel insurance reward once. The 5 times points or 2.5% cash rebate means that in addition to the basic points of 1 point per MOP 1 spent, customers will receive an additional 4 times points or 2% cash rebate.
2. Transactions and Rewards from both primary and supplementary cards will be combined for calculation. Each customer can receive the followings rewards during promotion period:
 - Maximum of 60,000 bonus point or MOP300 cash rebate, and
 - Complimentary travel insurance once
3. The cash rebate will be credited to the customer's primary card or the eligible OCBC Macau credit card account used for transactions by 30 June 2026, and will be reflected in the next monthly statement. The bank will also notify customers who are eligible for the complimentary travel insurance reward via SMS.
4. The insured travel period for the Reward is from 1 July 2026 to 31 December 2026 (calculated from the date of departure).
5. Customers who receive the travel insurance reward must register on the Bank's website using the same credit card that participated in the promotion, at least 30 days before the departure date or at least 14 working days prior. For customers who have already received the annual complimentary Travel Insurance Service, if they register using the Reward-eligible credit card between 1 July 2026 and 31 December 2026, the Bank will prioritize the deduction of the "Travel Insurance Service" awarded from this promotion. After successful registration, the Bank will confirm the registration via SMS. Details of the insurance policy and terms can be found on the Bank's website (http://www.ocbc.com.mo/file/Travel_Insurance_offer_details.pdf).
6. The awarded Reward is for the use of the primary/supplementary cardholder only and cannot be exchanged for cash or converted into other gifts or vouchers.
7. The travel insurance under this program is underwritten by MSIG Insurance (Hong Kong) Limited. The relevant terms, conditions, and exclusions are subject to the policy and its appendices.

Rewards 2 - T&C:

1. The promotion period and application period are from March 1, 2026 to May 31, 2026 (both days inclusive), hereinafter referred to as the "Promotion Period."
2. During the Promotion Period, customers who apply for eligible transactions under the credit card installment plan can enjoy a special preferential monthly handling fee as low as 0.2%.
3. Upon successful application for the credit card installment plan, the available credit limit of the credit card will be reduced by the corresponding installment amount applied for, and will automatically be restored to the original credit limit after the installment repayment period ends.
4. The cardholder's credit card account must remain valid and in good credit standing; otherwise, the application for the credit card installment plan will be considered invalid.
5. Once the credit card installment plan is approved, it cannot be canceled or changed midway.
6. The credit card installment plan is subject to the relevant terms and conditions. For details, please refer to the bank's website.

Flash Extra \$50 Offer - T&C:

1. The registration period and spending period are on or before 12 April (the "Promotion Period").
2. During the Promotion Period, customers must accumulate spending of MOP/HKD 6,800 with their successfully registered OCBC Macau Credit Card at merchants identified by the Bank's system as travel agencies, airlines, car rental services, overseas accommodations and hotels, transportation services, and hotel booking websites (hereinafter referred to as "Eligible Transactions"). Eligible customers can enjoy the reward mentioned above and an additional \$50 cash rebate.

3. Each customer can enjoy a maximum of \$50 cash rebate during the entire Promotion Period.
4. The Bank will credit the relevant cash rebate to the customer's last successfully registered and spending-eligible OCBC Macau Credit Card account / principal card account on or before 30 June 2026, which will be shown on the next statement cycle.