

Travel product spending rewards

From February to May, customers who purchase with travel related products will enjoy double rewards:

Reward 1 Travel product spending rewards	Enjoy a free travel insurance* with purchase of travel products in single transactions of MOP/HKD 8,800 or more on flights, overseas accommodations, car rentals, and transportation services.
Reward 2 Cash Rebate	8% cash rebate on overseas retail spending during the trip, maximum \$1,000

General Terms & Conditions

1. The promotion period: 1 February 2025 to 30 September 2025 (both days inclusive).
2. The offer is applied to OCBC Macau cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.
3. Throughout the promotion, customers must use the same credit card for transactions to participate in both the Reward 1 and 2.
4. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
5. In case of any disputes, OCBC Bank (Macau) Limited reserves the right to make the final decision.

Reward 1: Enjoy Free Travel Insurance with Transactions

1. The transaction period: 1 February 2025 to 31 May 2025 (both days inclusive), and the transaction posting date must be no later than June 7, 2025 (excluding delayed payments).
2. 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 a single transaction amount of MOP/HKD 8,800 or more will be eligible for one free travel insurance (hereinafter referred to as "Reward"). Customers with the Premier Banking Credit Card will receive 14 days of travel insurance, while other credit card customers will receive 7 days of travel insurance.
3. The insured travel period for the Reward is from 1 July 2025 to 30 September 2025 (calculated from the date of departure).
4. The Bank will notify eligible customers about the Reward via SMS on or before 17 June 2025.
5. Customers who receive the Reward must register on the Bank's website using the same credit card that participated in the promotion, starting from 17 June 2025, and 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 17 June 2025, and 30 September 2025, 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. Transactions and Rewards from both primary and supplementary cards will be combined for calculation. Each customer can receive the Reward only once during the promotion period.
7. 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.
8. The transaction amount will be based on the currency of the credit card, and all transactions will be recorded by the Bank's computer system.
9. Customers must have a valid and good-standing account to participate in this promotion and must not be involved in any fraudulent transactions; otherwise, their eligibility will be cancelled. 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.

10. 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.

Reward 2: Cash rebate of up to \$1,000 for retail transactions in overseas regions

1. Customers must use the credit card that qualifies for the "Reward 1" to make eligible overseas transactions within the registered travel insurance dates to enjoy the cash rebate offer.
2. Customers who have received the travel insurance under the "Reward 1" can enjoy a transaction reward period of 7 days or 14 days, depending on the start date of the travel insurance registered with their credit card, from 1 July 2025 to 30 September 2025.
3. The number of days in the transaction reward period is calculated based on the category of the credit card held by the customer that qualifies for the reward. Customers with Premier Banking credit card can enjoy a 14-day transaction reward period, while other credit card customers will receive a 7-day transaction reward period.
4. During the transaction reward period, customers using their successfully registered OCBC Macau credit card for retail transactions overseas can enjoy an 8% cash rebate.
5. Eligible transactions refer to retail purchases made through merchant terminals in overseas regions. The following categories of transactions are not applicable to this promotion: top-ups paid via third-party payment tools or platforms, online shopping, gambling transactions, insurance premiums, hospital and medical expenses, automatic fund/stock transfer contributions, tuition fees, cash advances, purchases/recharges of stored value cards, membership fees, charitable donations, business services, public utility payments (including but not limited to communication fees, rent, or utilities), and payments to government departments.
6. Each customer can receive a maximum of \$1,000 cash rebate throughout the entire promotion period. 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.
7. 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.
8. 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.
9. 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 November 30 2025, and will be reflected in the next monthly statement.
10. The cash rebate amount cannot be converted, transferred, or withdrawn in any form.