

## 信用卡推廣 – 春日簽賬賞

春意盎然，簽賬有禮！推廣期間內累計本地零售簽賬滿指定金額，可獲得卡撒天嬌床上用品，為您的家居增添春日的色彩。

簽賬期	本地零售 簽賬金額	換購價	禮品
4月1日至4月30日	\$8,000	\$0	壓縮透氣枕
5月1日至6月30日	\$16,000	\$199	多款精美冷氣被*

\*各款式數量有限，換完即止。

登記方法：可瀏覽本行網頁或到官方微信帳戶輸入「card」登記

### 條款及細則：

1. 推廣及簽賬期由2025年4月1日至6月30日期間(首尾兩天包括在內)。
2. 登記期由2025年4月1日至6月30日期間(首尾兩天包括在內)。
3. 客戶必須於登記期內透過本行微信賬號/網頁以華僑銀行澳門信用卡主卡號碼登記，方可參加推廣。客戶若未能於登記期內成功登記，將不獲享獎賞資格。客戶成功登記後，將於翌日收到本行訊息確認。本行將以客戶最後成功登記之記錄為準，客戶不得異議。
4. 若客戶未能於登記期內成功登記或登記之資料不正確，本行有權拒絕接納有關之登記並毋須預先通知，登記須經本行接納及確認簽賬滿指定金額方為有效。
5. 優惠不適用於VISA扣賬卡、網上信用卡及商務信用卡。
6. 於推廣期內，客戶憑已成功登記之華僑銀行澳門信用卡進行本地零售簽賬累計滿指定金額，可獲享卡撒天嬌精美寢室用品，詳情如下：

簽賬期	累計本地零售簽賬金額	換購價	禮品
2025年4月1日至4月30日	\$8,000	免費換領	壓縮透氣枕 (SIZE 48 cm x 73 cm)
2025年5月1日至6月30日	\$16,000	\$199	Chiikawa款式冷氣被 / 精美冷氣被 (SIZE 200 cm x 225 cm)

7. 客戶於上列簽賬期內分別符合各簽賬金額要求，最多可分別獲享壓縮透氣枕一個及以換購價換購冷氣被一張。
8. 禮品數量有限，先到先得，送完即止，如客戶選擇的禮品經已換罄，將以另一款禮品代替。
9. 合資格簽賬不包括網購、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。
10. 簽賬之金額幣別按信用卡幣別而定，不得拆單，交易均以本行電腦系統記錄為準，客戶不得異議。

11. 持卡人之卡賬戶於登記此推廣及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，若客戶已取得獎賞，本行有權向客戶收取獎賞費用，壓縮透氣枕\$100，各款式冷氣被\$200。
12. 主卡及附屬卡之簽賬及獎賞將合併計算，同一持卡人以不同信用卡簽賬，則不作合併計算。
13. 本行將於2025年08月15日前以短訊形式通知合資格獲享獎賞之客戶有關領取詳情。
14. 選擇以換購價換購冷氣被之客戶，本行將於2025年11月份內由其成功登記參加此推廣之信用卡賬戶內支取有關之款項，換購之金額將不能獲享信用卡積分計劃之優惠。
15. 獎賞不可兌換現金、轉換其他禮品或禮券。
16. 所有圖片只供參考之用。
17. 所有禮品不設退貨，華僑銀行(澳門)股份有限公司對商戶之產品及服務質素不作任何保證。
18. 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 Springtime Spending Rewards

Spend at a local retailer with a registered credit card to receive/redeem Casablanca bedding products.

Transaction period	Local retailer spending amount	Redemption price	Gift
April 1 - 30	\$8,000	\$0	Compressed pillow
May 1 – June 30	\$16,000	\$199	A variety of exquisite summer blankets *

## Terms & Conditions

1. The promotion and spending period: from 1 April 2025 to 30 June 2025 (both dates inclusive).
2. Registration period: from 1 April 2025 to 30 June 2025 (both dates inclusive).
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. The offer is applied to OCBC Macau cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.

6. During the promotion period, customers who spend using a registered credit card for eligible transactions in local retailers, will receive/redeem Casablanca bedding products. The details are as follows:

Transaction period	Local retailer spending amount	Redemption price	Gift
April 1 - 30	\$8,000	\$0	Compressed pillow (SIZE 48 cm x 73 cm)
May 1 – June 30	\$16,000	\$199	A variety of exquisite summer blankets * (SIZE 200 cm x 225 cm)

7. Customers who meet the respective spending requirements during the above-mentioned period can each receive one compressed pillow and can redeem one summer blanket at a discounted price.
8. The quantity of gifts is limited and available on a first-come, first-served basis, while supplies last. If the selected gift by the customer is out of stock, it will be replaced with another gift.
9. Qualified spending excludes online transactions, hospital and medical expenses, government payments, gambling transactions, installment 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.
10. 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, and splitting of bill is not allowed.
11. 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. If the gift has been redeemed, the bank has the right to deduct the equivalent rewards (compressed pillow \$100, Summer Blanket \$199) from the customer's credit card account without further notice.
12. 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.
13. Our bank will notify eligible customers regarding the details of rewards collection/redemption via SMS before August 15, 2025
14. Customers who choose to redeem their summer blankets at the redemption price will have the relevant amount withdrawn from their successfully registered credit card accounts for this promotion within November 2025. The redeemed amount will not be eligible for the credit card rewards points program.
15. Rewards cannot be withdrawn, transferred, or exchanged.
16. All photos are for reference only.

17. All gifts are non-returnable. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
18. In the event of any dispute, OCBC Bank (Macau) Limited reserves the right to make the final decision.
19. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.