

Online Spending Monthly Rewards

From January to December, customers who make a single online transaction of \$3,000 or more using our bank's credit card on the 28th of each month will receive a \$75 cash rebate. Each cardholder will enjoy a maximum of \$900 throughout the promotion period.

Terms & Conditions

1. The promotion period: 1 January to 31 December 2025, specifically on the 28th of each month. The transaction time is from 00:00:00 to 23:59:59 on that day (Macau time).
2. The offer is applied to OCBC Macau cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.
3. During the promotion period, customers who make a single online transaction of \$3,000 or more using the OCBC Macau credit card can enjoy a cash rebate of \$75.
4. Eligible transactions only include online retail transactions, excludes paid or top-up via third-party payment tools or platforms, food ordering platforms, hospital and medical expenses, government payments, gambling transactions, investment platform, installment plan payments, insurance fees, tuition fees, fund/stock automatic transfer payments, public expenses/payment amounts (including but not limited to communication fees, rent, or utilities), automatic transfer amounts.
5. Each customer can receive a maximum of \$900 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.
6. The currency for the transaction and cash rebate amounts will be based on the currency of the credit card. Only the first 100 eligible customers each month will receive the cash rebate. The number of rebates is limited and will be on a first-come, first-served basis. The transaction order will be based on the records of our 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. customers do not need to register for this promotion. Cash rebate will be credited into the respective card account upon fulfilling the spending of designated amount on or before 28 February 2026, and the cash rebate will be shown on the next monthly statement.
9. Cash rebate reward cannot be withdrawn, transferred, or exchanged.
10. OCBC Bank (Macau) Limited reserves the right to make any final decision for this promotion program.
11. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.