

### 38 Women's Day Credit Card Flash Reward

Selected customers who accumulate local retail spending of \$3,000 during the promotional period will receive a MOP50 San Miu Supermarket gift voucher.

#### Terms and Conditions:

1. The promotion period: March 1, 2025, to March 9, 2025 (both days inclusive).
2. The offer is applied to OCBC Macau cardholders except Business Platinum Card, VISA Debit Card and Web Dollar.
3. During the promotional period, selected customers who accumulate \$3,000 in local retail spending using the OCBC Macau credit card will be entitled to receive a \$50 supermarket cash voucher.
4. Qualified spending excludes mobile payments, online shopping, hospital and medical expenses, payments to government departments, gambling transactions, installment plan payments, insurance premiums, tuition fees, automatic transfers for funds/stocks, MPay top-up transactions, automatic top-ups for Macau Pass, public utility payments/fees (including but not limited to communication fees, rent, or utility bills), automatic transfer amounts, points redemption for gifts, ticket/meal voucher/gift orders from our bank, cash advances, handling fees, financial charges, and overdue fees.
5. 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. If a customer holds more than one OCBC Macau credit card with eligible transactions across multiple cards, the card with the highest accumulated transaction amount during the promotional period will be used for calculation. Each customer can receive the reward only once during the entire promotional period.
6. This promotion cannot be used in conjunction with other offers.
7. Customers do not need to register in advance. For coupon redemption details, eligible customers will receive a notification via SMS by March 28, 2025. Customers must collect their reward in person at the Credit Card Department of OCBC Macau Main Branch (241 Avenida de Almeida Ribeiro) by the specified date. Late claims will be deemed as forfeiting the reward eligibility.
8. The currency of the transaction amount is determined by the currency of the credit card. The transaction is subject to the records of the Bank's computer system and the customer shall not raise any objection.
9. The number of gift vouchers is limited and available on a first-come, first-served basis while stocks last.
10. Customers who receive the supermarket cash voucher must comply with the terms and conditions of the merchant and must use the voucher by the specified date on the back; expired vouchers will be invalid.
11. Customers 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.
12. Rewards that customers are entitled to are based on the bank's computer system records, and customers may not dispute them.
13. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
14. In the event of any dispute, OCBC Bank (Macau) Limited reserves the right to make the final decision.
15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.