

特選華僑銀行信用卡離澳旅遊保險

華僑銀行為特選信用卡客戶提供免費旅遊保險，讓你的離澳旅程多一重保障。

一. 保險對象

本計劃只適用於合資格之信用卡客戶，（下稱“客戶”）。2023 年度合資格之條件如下：

信用卡類型	每年可享免費次數	2023 年度簽賬滿以下金額，可額外 1 次免費旅遊保險 ^①	簽賬滿指定金額最多額外可享之免費次數 ^②
宏富理財 Metal 信用卡	4	\$40,000	2
宏富理財信用卡	2	\$40,000	2
VIVA 信用卡 WORLD 萬事達信用卡 VISA/萬事達白金信用卡 銀聯鑽石信用卡 銀聯白金信用卡	不適用	\$80,000	2

^①簽賬金額每年或會略有調整，詳情可瀏覽本行網站。本年度簽賬獲享之免費次數將於下年度享用。

^②每名客戶最多可享額外 2 次免費次數。客戶所享有之免費次數以本行信函通知為準。

二. 保險地區

全球(非澳門境內)。

三. 保險生效方式

- 1) 預先登記：上述合資格之信用卡客戶須於出發目的地於本行網站進行登記 (https://www.ocbc.com.mo/chi/online_form/online_form_req7.asp)，時限為出發日的前三十日或至少十四個工作日。若客戶成功登記後，本行會以短訊確認此登記是否成功。
- 2) 成功登記的客戶，可憑以下方法使本項保險正式生效：

- i. 境外進行任何簽賬 – 通過澳門特區各口岸離境櫃台之後，須憑已成功登記的信用卡於海外簽賬購物或消費。
 - **宏富理財信用卡客戶期限：**自登記出發日起至第十四天澳門（GMT: +8）晚上 12 時止，該十四天內必須以成功登記的信用卡簽賬一筆交易。
 - **一般信用卡客戶期限：**自登記出發日起至第七天澳門（GMT: +8）晚上 12 時止，該七天內必須以成功登記的信用卡簽賬一筆交易。
- ii. 客戶使用登記之信用卡支付/預付訂購之機票/火車票/船票/車票/酒店/團費/導遊費/門票等消費，須提供相關收據佐證。

四. 保險內容及條款細則

請[按此](#)參閱有關保險內容及條款細則。

五. 保險索賠

受保人(持卡人)如需於受保期間需要索償，須遞交以下所需之索償申請證明文件：

- 1) 須於事發後之 15 天內聯絡本行信用卡部並完成提交 5.2, 5.3, 5.4 所需之文件。
- 2) 證明旅程於澳門出發及完成之文件，如登機證、電子機票、行程表或旅遊證件上之蓋印等。
- 3) 澳門居民身份證。
- 4) 根據不同索償申請，閣下需要提供額外證明文件，詳情請[按此](#)。

六. 備註

- 1) 客戶如需了解詳細保單內容，可與本行信用卡部查詢。
- 2) 本計劃之旅遊保險由三井住友海上火災保險(香港)有限公司承保，有關條款、規定及不承保之事項，一概以保單及其附錄為準。
- 3) 上述內容僅供參考，華僑銀行(澳門)股份有限公司及三井住友海上火災保險(香港)有限公司有權更新保障範圍，並對保障內容有最終解釋權。

OCBC Credit Card Ex-Macau Travel Insurance

OCBC Bank (Macau) Limited offers complimentary travel insurance for selected credit card customers, giving you extra protection during your outward journey.

I. Target Customers

The Plan is only applicable to eligible credit card customers (hereinafter referred to as the “Customers”). The eligibility criteria for 2023 are as follows:

Type of credit card	No. of free travel insurance per year	An extra free travel insurance upon transaction of the following amounts in 2023 ^①	Maximum no. of extra free travel insurance upon transaction of designated amounts ^②
Premier Metal Card	4	\$40,000	2
Premier Credit Card	2	\$40,000	2
VIVA Credit Card, WORLD Mastercard, VISA/Mastercard Platinum Credit Card, UnionPay Diamond Credit Card, UnionPay Platinum Credit Card	N/A	\$80,000	2

The number of free travel insurance entitled by the Customers shall be subject to the Bank’s notification letter.

① The designated transaction amount may be adjusted each year. Details can be found on our website. The number of free travel insurance entitled upon transaction of the year can be redeemed in the following year.

② Maximum 2 of extra free travel insurance for each customers. All entitled customers will be informed by letter and the entitlement of free travel insurance will be recorded.

II. Area of Cover

Worldwide [excluding Macau].

III. How to Effect the Insurance

1. Pre-registration: the above eligible credit card customers shall register on our website [https://www.ocbc.com.mo/chi/online_form/online_form_req7.asp] at least 14 days prior to the day of departure. Upon successful registration, the Bank will send an SMS confirmation. Otherwise, registration would be deemed unsuccessful.
2. The Customers who have successfully registered may give effect to the insurance by:
 - i. Shopping or making transactions overseas with the successfully registered credit card. Premier Credit Card customers shall make an overseas transaction with the registered credit card within fourteen days from their registered departure day to the fourteenth day with both dates inclusive; general credit card customers shall make an overseas transaction with the registered credit card within seven days from their registered departure day to the seventh day with both days inclusive.
 - ii. Making payments/prepaid for any booked air tickets/train tickets/ship tickets/transportation fare/hotel/tour package/tour guide/tickets with the registered credit card should be supported by related receipts for proof.

IV. Insurance Policy & Terms and Conditions:

Please [Click here](#) for policy, terms and conditions of the insurance.

V. Insurance Claims

For any claims made during the insured period, the insured [cardholder] shall submit the following required documents to substantiate the claim:

- 5) Contact our Credit Card Department within 15 days of the incident and submit the documents required under the point 2),3) and 4) below.
- 6) Documents proving that the journey departed from and returned to Macau, e.g. Boarding pass, E-ticket, Itinerary or Passport with Stamp.
- 7) Macau Identity Card
- 8) You will need to provide additional supporting documents according to different claims. Please [Click here](#) for details.

VI. Remarks

- 4) The Customers may contact our Credit Card Department for details of the policy.
- 5) The above information is for reference only. OCBC Bank (Macau) Limited and MSIG Insurance (Hong Kong) Limited shall have the right to update the coverage and final interpretation of the coverage.
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