

2017

Bonus Point Program

積分優惠計劃



BCM bank

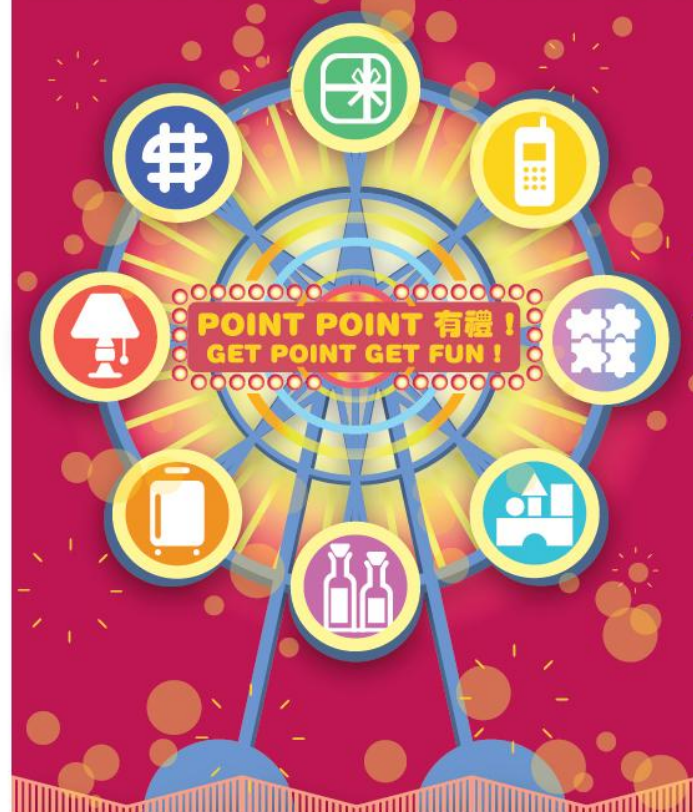
澳門商業銀行

澳門商業銀行信用卡 · BCM Credit Card



積分優惠計劃2017

Bonus point program



www.bcm.com.mo

TeleBCM 商業理財通 8796 8888

大新銀行集團成員 Member of Dah Sing Banking Group



澳門商業銀行信用卡2017積分優惠 FUN 分有賞 換樂無窮

全新澳門商業銀行信用卡「2017積分優惠計劃」為您帶來過百款充滿驚喜選擇，無論是最潮、最實用、最適合送禮甚至最受小朋友歡迎的，我們都為您——精心挑選，希望能令你展現更多的喜悅。

另喜歡行街購物的您，亦可選擇本行獨有的“Free Shopping”（自選禮品），到本行的合作商戶將積分當錢使，即場擇選心愛禮品帶回家！

您只需以澳門商業銀行信用卡每簽賬 \$1，即可獲1分或更多獎賞積分*，儲滿足夠積分即可免費換取心水禮物，讓您“悅”換愈多Fun。

BCM Credit Card

The Continued Amazing Bonus Point Program in 2017

BCM bank is pleased to present again a new Credit Card Bonus Point Program in 2017. Over a hundred fabulous gifts are selected for you to redeem, covering the trendiest, the hottest, and the most popular for all ages! Besides, you can continue to enjoy our spectacular “Free Shopping” offer that you can use your bonus points as “cash” and choose any desired gift(s) at our designated merchants!

Remember that you can earn 1 or more bonus points* for every dollar you spend. The more points you accumulate, the more gifts and fun are there to come!

**Doraemon 信用卡除外 Except Doraemon Credit Cards*



時尚家居 Houseware



size: 48cm x 73cm

180601

抗菌透氣壓縮枕
Casablanca i-Pillow

● 22,000
+ 11,000 + \$55
+ 5,500 + \$83



size: 48cm x 73cm

180602

天然大豆枕
Casablanca Natural Soybean
Protein Fibre Pillow

● 34,000
+ 17,000 + \$85
+ 8,500 + \$128



size: 48cm x 73cm

180603

決明子木棉枕
Casablanca Cassia
Seed-Kapok Pillow

● 33,000
+ 16,500 + \$83
+ 8,250 + \$124



size: 41cm x 70cm

180604

舒適白鵝羽絨枕
Casa Calvin Comfort Goose
Down Pillow

● 70,000
+ 35,000 + \$175
+ 17,500 + \$263



時尚家居 Houseware



size: 35cm x 56cm

180605

智慧記憶枕
Casa Calvin I-Flexi Pillow

● 70,000
+ 35,000 + \$175
+ 17,500 + \$263



size: 35cm x 56cm

180606

備長炭智慧記憶感溫枕
Casa Calvin Bamboo Charcoal
Memory Pillow

● 70,000
+ 35,000 + \$175
+ 17,500 + \$263



70"x 90"

180607

天然大豆冷氣被
Casablanca Multi-Purpose
Summer Quilt

● 110,000
+ 55,000 + \$275
+ 27,500 + \$413



時尚家居 Houseware



70"x 90"

180608

經典羊毛被
Casablanca 50% Wool
Comforter

● 124,000
+ 62,000 + \$310
+ 31,000 + \$465



80" x 90"

180609

桑蠶絲冷氣被
Casablanca 100% Natural
Silk Summer Comforter

● 166,000
+ 83,000 + \$415
+ 41,500 + \$623



48"x 75" + 19"x 29"

180610

780 針純棉卡通印花系列
床笠連兩個枕袋

Disney 100% Combed Cotton-780
Sateen Collection - Double Fitted
Sheet & Pillow Cases

● 50,000
+ 25,000 + \$125
+ 12,500 + \$188



70"x 90"

180611

780 針純棉卡通印花系
智慧被

Disney 100% Combed Cotton-780
Sateen Collection - Quilt

● 104,000
+ 52,000 + \$260
+ 26,000 + \$390



時尚家居 Houseware



60"x 80" + 19"x 29"

180612

1100 針純棉緞布印花系列
床笠連兩個枕袋

Casa Calvin 100% Combed
Cotton-1100 Collection - Double
Fitted Sheet & Pillow Cases

● 148,000
+ 74,000 + \$370
+ 37,000 + \$555



60"x 80" + 19"x 29"

180613

CASA-V 900針純棉緞紋系列
床笠連兩個枕袋

CASA-V 100% Cotton-900
Threads Collection - Double Fitted
Sheet & Pillow Cases

● 190,000
+ 95,000 + \$475
+ 47,500 + \$713

卡撒天嬌床上用品專門店

Casablanca Loja Exclusive

澳門東望洋友聯大廈13B地下

13B Rua De Ferreira Do Amaral, Edif. Lau Luen
R/C, Macau

電話 Tel: 2856 8882



兒童世界 Kid's Corner



180501

魚鯨雙面和尚衫
Newborn Underwear

● 6,000
+ 3,000 + \$15



180502

全棉白紗巾 6 入
6 pcs. Gauze Set

● 8,400
+ 4,200 + \$21



180503

台灣舒適牌薄嬰兒抱毯
Schick Baby Blanket (Thin)

● 17,000
+ 8,500 + \$43



180504

全棉彩色紗巾 6 入
6 pcs. Gauze Set (Multicolor)

● 17,000
+ 8,500 + \$43



180505

台灣舒適牌厚嬰兒抱毯
Schick Baby Blanket

● 34,000
+ 17,000 + \$85



兒童世界 Kid's Corner



180506

Richell 餐椅
Richell 2-Height Booster Seat

● 51,800
+ 25,900 + \$130



180507

Ulmuka 體溫計
Ulmuka Forehead and Ear Thermometer

● 55,000
+ 27,500 + \$138



180508

Babymate 電動吸鼻器
Babymate Battery Operated Nasal Aspirator

● 55,000
+ 27,500 + \$138



180509

Richell 餐具套裝
Richell Baby Dishes for Gifts

● 66,000
+ 33,000 + \$138



180510

Karibu 細摺疊式浴盆
Karibu Folding Bath

● 85,000
+ 42,500 + \$213
+ 77,000 + \$40



兒童世界
Kid's Cornor



180511

Karibu 大摺疊式浴盆
連浴網套裝

Karibu Mega Folding Bath with
Bath Net Value Set

● 108,000
+ 54,000 + \$270
+ 100,000 + \$40



180512

嬰兒床上12件套裝
12 Pieces Baby Gift Set

● 150,000
+ 75,000 + \$375
+ 126,000 + \$120



180513

Ulmuka 奶瓶消毒烘乾煲
Ulmuka Feeding Bottle Sterilizer
& Dryer

● 164,000
+ 82,000 + \$410
+ 134,000 + \$150



180514

Weina 搖搖椅
Weina Magic Rocking Chair

● 166,000
+ 83,000 + \$415
+ 136,000 + \$150



兒童世界
Kid's Cornor



180515

意大利 FLAEM 霧化機
Italy FLAEM Aerosol Therapy Device

● 166,000
+ 83,000 + \$415
+ 136,000 + \$150



180516

CAM 汽車座椅
CAM Car Seat

● 340,000
+ 170,000 + \$850
+ 300,000 + \$200



180517

韓國 Haenim 紫外線
UV 消毒烘乾機
Haenim Dryer & Multi Sterilizer

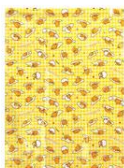
● 340,000
+ 170,000 + \$850
+ 300,000 + \$200

得意寶寶嬰兒用品專門店
BB Cute Baby Shop

澳門連勝街41號銘彬大廈地下(近澳門鏡湖醫院門診部)
Rua de Coelho Do Amaral, No.41, Edf. Meng Pan,
R/C A, Macau
電話 Tel: 2836 2280



卡通精品 Cartoon Premium



181201

Gudetama

真空壓縮袋 (中)

Gudetama Vacuum Storage Bag (M)

● 3,200
+ 1,600 + \$8



181202

Gudetama

真空壓縮袋 (大)

Gudetama Vacuum Storage Bag (L)

● 4,000
+ 2,000 + \$10



181203

Gudetama 門口毯

Gudetama Door Rug

● 10,000
+ 5,000 + \$25



181204

Gudetama 玻璃餐盒

Gudetama Glass Lunch Box

● 12,000
+ 6,000 + \$30



181205

Hello Kitty 隔熱手套

Hello Kitty Heat Glove

● 6,400
+ 3,200 + \$16



卡通精品 Cartoon Premium



181206

Hello Kitty

竹纖維枕頭毛巾

Hello Kitty Bamboo Rayon Pillow Cover

● 16,400
+ 8,200 + \$41



181207

Hello Kitty L 型攪枕

Hello Kitty L Shape Cushion

● 31,000
+ 15,500 + \$78



181208

Hello Kitty 儲物木盒

Hello Kitty Wooden Storage Box

● 30,000
+ 15,000 + \$ 75



181209

Hello Kitty 手拉車

Hello Kitty Trolley

● 49,000
+ 24,500 + \$ 123



卡通精品 Cartoon Premium



181210

Little Twin Stars
夾萬連密碼鎖及鎖匙
Little Twin Stars Metal Cash Box with
Dial Lock & Key

● 19,000
+ 9,500 + \$48



181211

Little Twin Stars
儲物木盒
Little Twin Stars Wooden Storage Box

● 23,000
+ 11,500 + \$58



181212

Little Twin Stars
火鍋套裝
Little Twin Stars Fondue Set

31,000
15,500 + \$78



181213

Minna no Tabo 門口毯
Minna no Tabo Door Rug

● 9,400
+ 4,700 + \$24



卡通精品 Cartoon Premium



181214

Minna No Tabo
可摺式購物袋
Minna no Tabo Foldable Shopping Bag

● 9,400
+ 4,700 + \$24



181215

Tsum Tsum 腰墊
Tsum Tsum Back Support

● 18,000
+ 9,000 + \$45



181216

Tsum Tsum
珪藻土浴室墊
Tsum Tsum Diatomite Soil Bath Mat

● 18,000
+ 9,000 + \$45

曲奇精品店
Cookie Gift Shop

澳門雅廉訪大馬路88B地下
88B Av. Ouvidor Arriage R/C, Macau
電話 Tel: 2821 6882



數碼電器

Telecom & Electronics



180401

3日全澳輕鬆任上網4G
+ 預付卡套裝 (\$100)
"3 Days Online Everywhere in Macau"
4G + Prepaid Card Package (\$100)

● 16,000
+ 8,000 + \$40



180402

7日全澳輕鬆任上網4G
+ 預付卡套裝 (\$200)
"7 Days Online Everywhere in Macau"
4G + Prepaid Card Package (\$200)

● 35,000
+ 17,500 + \$83



180403

4G + 智醒數據
預付卡(\$100)
4G + Speedy Prepaid Card (\$100)

● 16,000
+ 8,000 + \$40



180404

4G + 預付卡(\$100)
4G + IDD/Roaming
Prepaid Card (\$100)

● 16,000
+ 8,000 + \$40



180405

\$100 BEST 增值卡
\$100 BEST Reload Voucher

● 18,000
+ 9,000 + \$45



數碼電器

Telecom & Electronics



180406

\$200 BEST 增值卡
\$200 BEST Reload Voucher

● 37,000
+ 18,500 + \$93



KX-TGC210

180407

Panasonic 數碼室內
無線電話
Panasonic DECT Phone

● 54,000
+ 27,000 + \$135
+ 13,500 + \$203



KX-TGB212

180408

Panasonic 數碼室內
雙子機組合
Panasonic Twin DECT Phone

● 90,000
+ 45,000 + \$225
+ 22,500 + \$338

澳門電訊有限公司

CTM

全線澳門電訊門市

All CTM Shops

服務第一熱線 No.1 Hotline: 1000



生活旅遊 Lifestyle & Travel



180801

碎銀包
Coin Bag

● 9,000
+ 4,600 + \$22



180802

澳洲 TOPO 羊脂膏
TOPO Lanolin Creme

● 13,000
+ 6,500 + \$33



180803

Fiorentino - 意大利香皂
花園系列 150g
Fiorentino Garden Collection 150g

● 11,600
+ 5,800 + \$29



180804

韓國SLC 水份
營養面膜(6片裝)
Korea SLC Effects Plus Sheet Mask

● 16,000
+ 8,000 + \$40



180805

防紫外線五摺雨傘
UV Protection Umbrella

● 17,600
+ 8,800 + \$44



生活旅遊 Lifestyle & Travel



180806

玫瑰花香皂
Rose Scent Soap bars

● 19,600
+ 9,800 + \$49



180807

Jet Cleaner 皮具
清潔孖寶(清潔+打蠟)
Jet Leather Cleaner Set

● 20,000
+ 10,000 + \$50



180808

大浴巾
Bath Towel

● 22,000
+ 11,000 + \$55



180809

全自動雨傘
Auto Umbrella

● 23,600
+ 11,800 + \$59



生活旅遊 Lifestyle & Travel



180810

真皮雙層小手包
Double Zipper Leather Clutch

● 27,600
+ 13,800 + \$69



180811

日本五層手包
Japan 5 Layer Travel Pouch

● 43,600
+ 21,800 + \$109



180812

FION 手包
Fion Handbag

● 62,000
+ 31,000 + \$155

明星百貨

Meng Seng Co.

澳門高士德大馬路5號G地下
5G Av. De Horta e Costa R/C, Macau
電話 Tel: 2852 7392

高尾街4號地下
Travessa dos Algibebes No. 4, Macau
電話 Tel: 2833 3978



生活旅遊 Lifestyle & Travel



181301

Just Lock 旅行鎖
Just Lock Luggage Lock

● 12,000
+ 6,000 + \$30



181302

Wellhouse貼身證件掛袋
Wellhouse Portable Wallet

● 24,000
+ 12,000 + \$60



181303

Naturehike貼身證件掛袋
Naturehike Portable Wallet

● 24,000
+ 12,000 + \$60



181304

新秀麗旅行枕頭
Samsonite Travel Pillow

● 28,000
+ 14,000 + \$70



生活旅遊 Lifestyle & Travel



181305

The North Face
摺疊式背囊
The North Face Foldaway Backpack

● 54,000
+ 27,000 + \$135



181306

日本22吋超輕碳纖
四輪旅行箱
Japan Carbon Fiber 22-inch Travel Case

● 84,000
+ 42,000 + \$210
+ 8,000 + \$380



181307

POLO 四輪
22吋布箱
POLO 22-Inch Travel Case

● 90,000
+ 45,000 + \$225
+ 4,800 + \$426



181308

日本26吋超輕碳纖
四輪旅行箱
Japan Carbon Fiber 26-inch Travel Case

● 130,000
+ 65,000 + \$325
+ 5,000 + \$630



生活旅遊 Lifestyle & Travel



181309

Doremon 22吋
超輕四輪旅行箱
Doremon 22-Inch Travel Case

● 140,000
+ 80,000 + \$300
+ 5,800 + \$671



181310

Hello Kitty 22吋
超輕四輪旅行箱
Hello Kitty 22-Inch Travel Case

● 160,000
+ 80,000 + \$400
+ 5,800 + \$771



181311

Delsey 22吋
旅行箱
Delsey 22-Inch Travel Case

● 170,000
+ 85,000 + \$425
+ 4,800 + \$826

心信旅行用品公司
Samson Travel Case Co.

澳門草堆街102號地下
電話 Tel: 2836 5467



美酒佳餚

Food & Beverages



180101

蒙特王子紅酒

Prince de Montpuy 2012

● 10,600
+ 5,300 + \$27



180102

帝克梅洛紅酒

Terras Do Vale Merlot 2012

● 16,000
+ 8,000 + \$40



180103

霍特艾倫金樽紅酒

Forte Elerone Rosso Delle
Venezie 2013

● 23,000
+ 11,500 + \$58



180104

木桐精選

Ch. Croix Mouton 2012

● 23,000
+ 11,500 + \$58



美酒佳餚

Food & Beverages



180105

法國白月白酒

Clos des Lune Blanche Blanc 2012

● 23,000
+ 11,500 + \$58

賓利酒世界

Banny Wines Cellar

澳門台山菜園新街83號建富新邨置富閣地下Y舖
Rua Hortense No. 83, Ljs. Y Edif. Kian Fu Sun
Chuen, Chi Fu Kok, RC, Macau
電話 Tel: 2878 8000, 2878 0828



購物禮券 Voucher



122001

埃索入油現金券
(澳門幣100圓)

Esso Fuel Cash Coupon MOP100

● 20,000
+ ● 10,000 + \$50



122019

南光石油現金券
(澳門幣100圓)

Nam Kwong Fuel Cash Coupon
MOP100

● 18,800
+ ● 8,800 + \$50

適用於南光及中石化油站
Applicable at Nam Kwong and Sinopec Petrol stations



122002

蜆殼入油現金券
(澳門幣100圓)

Shell Fuel Cash Coupon MOP100

● 20,000
+ ● 10,000 + \$50



122021

Häagen-Dazs
現金券(門幣20圓)

Haagen-Dazs Cash Coupon MOP20

● 4,000



購物禮券 Voucher



122004

麥當勞餐飲禮券
(澳門幣50圓)

McDonald's Gift Certificate
MOP50

● 10,000
+ ● 5,000 + \$25



122006

來來超級市場現金券
(澳門幣100圓)

Royal Supermarket Cash Coupon
MOP100

● 20,000
+ ● 10,000 + \$50



122008

新八佰伴購物禮券
(澳門幣100圓)

New Yaohan Cash Coupon
MOP100

● 20,000
+ ● 10,000 + \$50



購物禮券 Voucher



122011

好媽咪專門店購物禮券 (澳門幣50圓)

mamacare Cash Coupon MOP50

● 10,000
+ 5,000 + \$25

澳門連勝馬路雅明大廈90號A至90號C地下
Estrada De Coelho Do Amaral 90A-90C, Edif. Nga Ming, Macau
TEL: 2862 8145

澳門營地街米糕巷8-10號
8-10 Trav. Do Soriano, Macau
TEL: 2832 2763

氹仔拉哥斯37,41,47號雄昌花園
37,41,47 Rua De Lagos, Edif. Hong Chong Taipa, Macau
TEL: 2883 9039



122020

澳門保險現金券 (澳門幣100圓)

Macau Insurance Company
Cash Coupon MOP100

● 18,000
+ 8,000 + \$50

只適用於澳保車主信用卡
Only available to MIC Auto Card



122012

Be-1 運動用品購物禮券 (澳門幣100圓)

Be-1 Sports Cash Coupon MOP100

● 20,000
+ 10,000 + \$50

澳門荷蘭園大馬路39號地下 TEL: 2862 2622
39 Av. Do Conselheiro Ferreira De Almeida R/C Macau



購物禮券 Voucher



122015

OK便利店現金券 (澳門幣50圓)

Circle K Convenience Store
Cash Coupon MOP50

● 10,000
+ 5,000 + \$25

澳門宋玉生廣場270號建興隆廣場地下M舖
270 Alm. Dr. Carlos D'Assumpcao, Edif. Kin
Heng Long Plaza R/C+SL(M), Macau

*換領時間: 星期一至六, 上午十時至下午六時
*Redemption time: Mon-Sat 10:00am-6:00pm



122016

賓利酒世界禮券 (澳門幣100圓)

Banny Wine Cellar Cash Coupon
MOP100

● 10,000
+ 5,000 + \$25

澳門台山菜園新街83號建富
新邨置富閣地下Y舖 TEL: 2878 8000
Rua Hortense No. 83, Lje. Y Edif. 2878 0828
Kian Fu Sun Chuen, Chi Fu Kok,
RC, Macau



購物禮券 Voucher



122018

博士文具禮券
(澳門幣50圓)

Papelarias Pok Si
Cash Coupon MOP50

● 10,000
+ ● 5,000 + \$25

澳門光復街新景花園8-10號
地下
8-10 Rua Da Restauracao Jardim
San King, R/C, Macau

TEL: 2821 6823

澳門伯多祿局長街30號
利新商業大廈地下A座
30 Rua De Pedro Nolasco Da
Silva R/C, Macau

TEL: 2833 0568

澳門雅廉訪大馬路74B
金馬大廈地下
74B Av. Do Ouvidor Amianga Edif.
Kim Ma, R/C, Macau

TEL: 2862 6297



122022

澳門電訊
\$100 手機現金券

CTM \$100 Handset Cash Coupon

● 19,000
+ ● 9,500 + \$48



122023

澳門電訊
\$200 手機現金券

CTM \$200 Handset Cash Coupon

● 38,000
+ ● 19,000 + \$95



購物禮券 Voucher



122024

澳門電訊
\$100 配件現金券

CTM \$100 Accessories Cash Coupon

● 19,000
+ ● 9,500 + \$48



122025

澳門電訊
\$200 配件現金券

CTM \$200 Accessories Cash Coupon

● 36,000
+ ● 18,000 + \$90

現金券換領地點

Cash Coupon Redemption Venue

澳門商業銀行大廈4樓 - 積分禮品換領中心

Avenida Da Praia Grande No.594 Edif. BCM,
4/F, Macau - Bonus Point Gift Redemption Center

注：以上現金券均附有由該商戶訂立之條款以及細則，本行並非現金券供應商故不承擔任何有關之責任。如有任何有關事宜之爭議，均需由持卡人與有關供應商直接解決。

Remarks: Terms and conditions defined by the suppliers are applicable to the above listed cash coupons. The Bank is not the supplier and therefore will not be responsible for the quality or any matter in relation. Cardholders should resolve such issues directly with the suppliers.



「積分優惠計劃」條款及細則

Bonus Point Program Terms and Conditions



澳門商業銀行信用卡積分優惠計劃

1. 凡澳門商業銀行股份有限公司（下稱“本行”）發行及指定信用卡（下稱“信用卡”）之持卡人，包括主卡及附屬卡，均可參與澳門商業銀行信用卡「積分優惠計劃」（下稱“本計劃”）。本行有全權決定本計劃之參加資格。
2. 憑信用卡簽賬或現金透支每壹元（信用卡貨幣）即可獲壹分信用卡積分*，並以過賬日期為準。
3. 換購禮品金額、分期付款金額、財務費用、逾期費用、年費及其他費用均不包括在本計劃積分計算內。
4. 積分累積是以每類信用卡賬戶計算，即卡戶名下由本行發出之同類信用卡及其同類附屬卡簽賬或現金透支所得之積分，均會記入卡戶之相關信用卡賬戶內。如卡戶擁有兩個信用卡類別，則會有兩個總積分，如此類推。
5. 積分累積週期：
 - 5.1) 由卡戶開戶日起計，每一積分累積週期為15個月，並享有3個月禮品換領寬限期，即累積有效期最長達18個月。
 - 5.2) 每個月之信用卡結單上將會列明當月之週期內可享有之積分以及有效日期，該有效日期已包括了3個月之寬限期在內。
 - 5.3) 當一個積分週期，即15個月完結後，月結單會開始顯示新一個週期之積分；但持卡人仍可繼續使用上個累積週期尚未到期之積分換領禮品。
 - 5.4) 但當上個累積週期之寬限期亦屆滿時，所有於該週期內餘下之積分將會自動取消。
6. 持卡人信用卡賬戶必須有效及信用狀況良好，方可使用本計劃之積分。
7. 換領申請一經本行批核，便不能更改、取消或退回。
8. 所有本計劃之禮品換領通知書恕不掛失或補發。
9. 所有各項換領之禮品供應量及供應期有限，換罄或換領期過後即止。
10. 持卡人信用卡賬戶必須存有足夠積分，並獲本行接納其換領申請後，方可換領禮品。如有違反本計劃條款及細則或獎賞積分不足，換領申請將自動被取消。
11. 所有經本計劃換領之現金券不能兌換現金，並須遵照個別商號所列之條款及細則使用。
12. 本行並非本計劃換領之現金券、貨品或服務的供應商，故不會承擔任何有關的責任。
13. 本行概不負責禮品供應商之質素，如有任何有關事宜之爭議，均需由持卡人與有關供應商直接解決。
14. 經本計劃換領之現金券或禮品如有遺失、損壞或被竊，本行概不負責。
15. 持卡人積分的累積或換領申請，如涉及任何舞弊或欺詐成份，本行有權取消該持卡人所有已累積的獎賞積分及其信用卡。本行保留權利採取法律行動及追討持卡人換領有關現金券、禮品或服務之費用的權利。
16. 本行保留隨時修改所有條款及細則，換領時所需之積分，或終止此計劃的權利，而毋需預先通知持卡人或負擔任何責任。
17. 對於此計劃如有任何爭議，本行保留最終決定權。
18. 中、英文本若存在文義上有任何歧義，概以中文為準。

* 部份信用卡種類可享有更高積分獎賞，詳情可參閱有關之單張或向本行查詢。



「積分優惠計劃」條款及細則

Bonus Point Program Terms and Conditions



BCM Credit Card Bonus Point Program Terms and Conditions:

1. Holders ("the Cardholders") of personal Credit Cards (including principal and supplementary cards) ("the Cards") issued by Banco Comercial de Macau, S.A. ("the Bank") are eligible to participate in this Bonus Point Program ("the Program"). The Bank has full discretion in deciding the eligibility for the program.
 2. Cardholder earns 1 Bonus Point* for every \$1 (card currency) spent with the card. The bonus points accumulated from the transactions will be posted to the card account at the end of the statement cycle and printed on the upcoming credit card statement. Cardholders can use the bonus points stated on the statement for gift redemption.
 3. Additional amount for gift redemption, installment, finance charges, overdue charges, annual fee and other service charges are not entitled to bonus point calculation.
 4. Bonus points are accumulated based on each type of credit card account ("Account"). In other words, Cardholder's bonus points gained by his/her principle and supplementary cards under the same card type will be accumulated in the same account. If Cardholder possesses two different card types, the bonus points will be accumulated separately for each card type, that is, two aggregated bonus points under the name of the Cardholder.
 5. Bonus Point Cycle:
 - 5.1) Each bonus point cycle lasts for 15 months with an additional grace period of 3 months for gift redemption. Bonus points are valid for a maximum period of 18 months.
 - 5.2) The expiration date, which has not included the 3-month grace period, will be printed on the credit card statement.
 - 5.3) After a 15-month bonus point cycle expired, the statement will display the bonus points of the new cycle. Cardholder can still utilize the bonus points under grace period to redeem gifts.
 - 5.4) Upon the expiration of the grace period, all the outstanding bonus points earned in that particular cycle will be cancelled automatically.
 6. Only those Cardholders whose card accounts are valid and in good standing will be eligible to use their bonus points.
 7. Once the Bank accepts a redemption order, it cannot be changed, cancelled or refunded.
 8. Report loss of the redemption letter will not be accepted. The Bank is not obliged to re-issue the redemption letter.
 9. All items in the Program are only available within the promotional period while stocks last.
 10. All redemption is subject to the accumulation of sufficient bonus points and the Bank's final acceptance. Orders will be cancelled automatically in the event of insufficient bonus points or violation of terms and conditions of the Program.
 11. Vouchers are not redeemable for cash and the use of vouchers will be bounded by the terms and conditions of the respective supplying companies.
 12. The Bank is not a service or product supplier in this Program and has no responsibility for any matter in relation to the gifts provided by the suppliers or products and services redeemed under the vouchers.
 13. The Bank will not be responsible for the quality and any matter in relation to the suppliers. Cardholders should resolve such issues directly with the suppliers.
 14. The Bank is not responsible for lost, damaged or stolen vouchers or goods redeemed through the Program.
 15. Fraud and abuse relating to the earning of bonus points or redemption orders may result in the forfeiture of accrued bonus points as well as the cancellation of a Cardholder's credit card(s). The Bank reserves the right to take legal action in such cases and to recover (among others) the costs of the vouchers, products or services redeemed by the Cardholders.
 16. The Bank reserves the right to change the terms and conditions, and the bonus points required herein for redemption from time to time, or to terminate the Program at any time without prior notice and has no responsibility.
 17. In case of any dispute, the decision of the Bank shall be final.
 18. If this English version of the terms and conditions does not conform to the Chinese version, the Chinese version shall prevail.
- * Some credit cards offer higher bonus points reward. For details, please refer to relevant leaflet or approach any BCM branch