

1. Cardholders of Credit Cards (including principle and supplementary cards) ("the Cards") issued by Banco Comercial de Macau, S.A. ("the Bank") except Doraemon Credit Card, World Mastercard and UnionPay Dual Currency Platinum and Diamond Card, 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 bonus point(s) for every \$1 spent on the cards, the bonus points received will depend on each card type. The bonus points accumulated from the transactions will be posted to the card account at the end of the statement cycle and displayed on the upcoming Credit Card statement. Cardholder can use the bonus points stated on the statement for gift redemption.
3. Installment, Macau Pass and MPay related top-up transaction and MPay digital payment, finance charges, overdue charges, annual fee, additional amount for gift redemption (if applicable) 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 principal 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. Bonus points are valid for a maximum period of 15 months.
 - 5.2) The expiration date 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 before the expiration date to redeem gifts.
6. Credit Card Cash Credit
 - 6.1) The redemption of "Credit Card Cash Credit" will be credited directly to the relevant Credit Card within 4 - 6 weeks after redemption and will be shown on the monthly statement.
7. Asia Miles Mileage
 - 7.1) Cardholder must be an Asia Miles member and has successfully registered the relevant Cathay membership account with the Bank before applying to redeem Asia Miles.
 - 7.2) Miles redeemed to the Cardholder's Asia Miles account cannot be transferred back to the Cardholder's credit card account.
 - 7.3) Asia Miles will be directly credited to the cardholder's Asia Miles account within 4 - 6 weeks after the Bonus Points redemption request is made.
 - 7.4) Other Asia Miles terms and conditions please refer to official information of Cathay.
8. Airport Lounge Free Access
 - 8.1) Airport Lounge Free Access is only applicable to designated BCM Credit Cardholders and their companions.
 - 8.2) The free access will be granted within 4 - 6 weeks after redemption.
 - 8.3) Airport Lounge Access redeemed by the Program will expire at the end of the following calendar year. All unused free access will be forfeited automatically upon expiry.
9. Seasonal Offering Cash Coupon
 - 9.1) Report loss of the redemption letter will not be accepted. The Bank is not obliged to re-issue the redemption letter.
 - 9.2) All Cash Coupons are only available within the promotional period while stocks last.
10. Only those Cardholders whose card accounts are valid and in good standing will be eligible to use their bonus points.
11. Once the Bank accepts a redemption order, it cannot be changed, cancelled or refunded.
12. 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.

13. All gifts and cash credits redeemed under the Bonus Points program cannot be transferred, converted, exchanged for cash or withdrawn in any form and must be used in accordance with the terms and conditions of the respective suppliers.
14. The Bank accept no liability for the quality of any matter relating to the services or products provided participating suppliers. The relevant participating suppliers are solely responsible for the obligations and liabilities relating the services.
15. The Bank is not responsible for lost, damaged or stolen gifts redeemed through the Program.
16. 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.
17. 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.
18. In case of any dispute arising out of the Program, the decision of the Bank shall be final.
19. If this English version of the terms and conditions does not conform to the Chinese version, the Chinese version shall prevail.