由2018年12月1日至2019年6月30日，澳門商業銀行信用卡客戶可於卡娜高端科技美容尊享以下優惠：

From 1 December 2018 until 30 June 2019, BCM Credit Cardholders can enjoy the below offer at Colour Beauty :

鮮榨植物油面部/身體護理
Fresh Vegetable Oil Facial / Body Treatment

折扣價 Exclusive Price

$399

原價 ~~Original Price~~
~~$798~~

椰子油
Coconut Oil

亞麻籽油
Flaxseed Oil

杏仁油
Almond Oil

黑芝麻油
Black Sesame Oil

氹仔店 Taipa Store
地　址：氹仔大連街41號至尊花城第三座麗晶閣地下S舖
Address：Rua de Tai Lin No.41, Superne Flower City, Edf. Lai Cheng KokBloco Ⅲ R/C - S Taipa Macau
預約電話 Reservation：2888 2389

皇朝店 NAPE Store
地　址：澳門巴黎街81號大豐廣場第二座地下T座
Address：Rua de Paris No.81, Plaza do Tai Fung, BL Ⅱ R/C - T, Macau
預約電話 Reservation：2832 0028
營業時間 Opening Hours：週一至週日 Monday to Sunday 11:00 - 21:30

條款及細則：1. 優惠推廣期由2018年12月1日至2019年6月30日。 2. 以上優惠只適用於澳門商業銀行股份有限公司（"本行"）發出之信用卡及聯營卡（包括主卡及附屬卡）。 3. 客戶必須以澳門商業銀行信用卡簽賬方可享用以上優惠。 4. 每次療程必須提前1日預約。 5. 優惠不適用於由卡娜高端科技美容所指定之假日，詳情請向該店店員查詢。 6. 以上優惠不可兌換現金或與其他推廣或會員優惠同時使用。 7. 本行對有關是次推廣活動之服務及產品質素概不負責。 8. 本行與卡娜高端科技美容保留使用此優惠之最終決議權。 9. 本行與卡娜高端科技美容保留隨時修改任何細則及條款之權利，而毋須事前通知。 10. 中、英文本若在文義上有任何分歧，概以中文為準。

Terms & Conditions: 1.The Promotion Period is from 1 December 2018 until 30 June 2019. 2. The above offers are applicable to all Credit Cards and Co-branded Credit Cards (including Supplementary Card) issued by Banco Comercial de Macau, S.A. ("BCM bank"). 3. Cardholders must settle payment with BCM Credit Card to enjoy the above offers. 4. Reservation with a 1 day advance is required for all treatments. 5. The above offers are not applicable on holidays designated by Colour Beauty, please enquire staff in doubt. 6. The offers are not exchangeable to cash and cannot be used in conjunction with membership offers or other promotions. 7. BCM bank accepts no liability for the services and products provided. 8. In case of any disputes, BCM bank and Colour Beauty reserve the right for the final decision. 9. BCM bank and Colour Beauty reserve the right to make changes to amend any of these terms and conditions without prior notice. 10. If there is any inconsistency between the English and Chinese versions, the Chinese version shall prevail.

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mastercard

以BCM Mastercard® 盡享精彩船票優惠 迎接優越噴射飛航旅程

Embark on a rewarding journey to Macau with dual TurboJET offers from BCM Mastercard®

由2018年12月1日至2019年6月30日，以BCM Mastercard®預定噴射飛航船票優惠，令啟航至回程每一刻都盡興，圓滿澳門精彩之旅。

From 1 December 2018 until 30 June 2019, give your next trip to Macau the perfect start with dual offers when purchasing TurboJET tickets with BCM Mastercard®.

BCM Mastercard® 持卡人於噴射飛航網站或手機App預定來回船票，尊享以下優惠：

BCM Mastercard cardholders will enjoy the following offers when purchasing TurboJET round trip tickets via TurboJET website or mobile app :

- 香港(上環/九龍/屯門) ⇔ 澳門(外港)：
  Hong Kong (Sheung Wan/Kowloon/Tuen Mun) ⇔ Macau (Outer Harbour) :
  買3套正價來回船票，可免費獲贈額外來回船票乙套
  Purchase 3 sets of TurboJET regular fare round trip tickets with BCM Mastercard to get 1 additional set of TurboJET complimentary round trip tickets

- 香港國際機場 ⇔ 澳門航線：
  Hong Kong International Airport ⇔ Macau :
  購買正價普通位來回船票，即可免費升級至豪華客位
  Purchase 1 set of TurboJET Airport Route regular fare Economy class round trip tickets online with BCM Mastercard to enjoy free upgrade to Super class

憑 BCM World Mastercard 信用卡作指定簽賬可於迎新禮遇享額外現金回贈！

Enjoy extra cash rebate for welcome offer by designated spending with BCM World Mastercard!

本地簽賬 Local Spending	海外/網上簽賬 Overseas/Online Spending
5%	8%

票價不包括香港離境稅、手續費及屯門碼頭設施費。優惠受條款及細則約束，請瀏覽www.mastercard.com.hk/bestofmacau及www.turbojet.com.hk了解更多詳情。

Fare price excludes Hong Kong departure tax, handing fee and terminal service fee. Terms and conditions apply. For more details, please visit www.mastercard.com.hk/bestofmacau and www.turbojet.com.hk

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分期由您定，消費更隨心!
Ease the cash flow and Credit Card bill at your choice!

澳門商業銀行一系列信用卡分期服務助您更靈活理財！無須提交額外收入證明或辦理繁複的手續，一個電話或一張表格，即可為您解決財務之需。推廣期內客戶可享特優手續費低至0.18%！

BCM Credit Card offers you a series of installment programs without needing any or additional income proof or complicated application process. Just one call or one from, your needs can be solved without hassle. You can now enjoy special handling fee of 0.18% during the promotion period.

現金即享分期計劃
Cash-In Plan

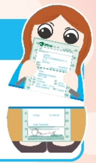
隨時將信用卡內可動用的信用額兌現成現金，直接存入銀行戶口，有額外現金隨身，消費自然更隨心。

Convert your available credit limit into cash and will be ready in your hands within days!

「輕鬆分」簽賬分期計劃
Easy-Fun Installment Program

將新簽賬項分期慢慢還，選擇6、12或18個月還款期由您話事！

Split the payment of your Credit Card purchases with flexible repayment period of 6, 12 or 18 months!



分期期數 Installment Tenor	6個月 Months	12個月 Months	18個月 Months
手續費 Monthly Handling Fee	0.20%	0.20%	0.18%

申請方法 Application Methods:

- 「商業理財通」8796 8888
  TeleBCM at 8796 8888
- BCM Net網上銀行服務
  BCM Net e-Banking Service
- 親臨澳門商業銀行分行
  Visit any BCM Branch

條款及細則

1. 澳門商業銀行信用卡「分期服務優惠」包括「現金即享分期計劃手續費優惠」、「輕鬆分簽賬分期計劃手續費優惠」及「免息分期付款計劃積分優惠」(「優惠」) 並只適用於澳門商業銀行股份有限公司 (「銀行」) 發出之澳門幣或港幣信用卡及聯營卡 (包括附屬卡)。 2. 本計劃之推廣期為2018年12月3日至2019年2月28日。 3. 「現金即享分期計劃手續費優惠」3.1 此計劃之最低申請金額為澳門幣/港幣3,000圓，並需為澳門幣/港幣500圓之倍數；而申請之分期金額上限可達信用卡可用信用額之80%。 3.2 此計劃提供6個月、12個月及18個月之分期選擇。 3.3 按條款(3.2)所述之分期期數而定，信用卡客戶(「卡戶」)需繳付每期手續費分別為0.20%、0.20%及0.18%。 3.4 此計劃經批核之總金額將於卡戶之信用卡戶口內可用信用額內扣除，申請一經批核，不可中途取消或更改。 3.5 此計劃每期還款之計算方法為批核總金額除以分期付款期數另加銀行指定之每期手續費之總和。若卡戶提早繳付計劃之餘額或申請除消，須額外繳付終止分期付款手續費澳門幣/港幣300圓，有關金額及費用將於卡戶之信用卡戶口內自動扣除。 3.6 此計劃之批核手續需5個工作天，申請被接納者將會發出通知。 4 「輕鬆分簽賬分期計劃手續費優惠」 4.1 此計劃只適用於銀行最近一期的信用卡月結單內之新簽賬，最低申請金額為澳門幣/港幣1,000圓，現金透支、銀行手續費及費用（如財務費用、逾期費用等）以及其他銀行不時釐定之交易類別，均不適用於此計劃。 4.2 此計劃提供6個月、12個月及18個月之分期選擇。 4.3 按條款(4.2)所述之分期期數而定，信用卡客戶(「卡戶」)需繳付每期手續費分別為0.20%、0.20%及0.18%。 4.4 此計劃經批核之分期總金額為申請金額及手續費之總和，有關總金額將於卡戶之信用卡戶口內可用信用額內扣除，申請一經批核，有關分期期數及金額不可更改。 4.5 此計劃必須在最近一期月結單付款限期前最少五個工作天申請，本行將通知卡戶申請是否被接受，如卡戶未能提供足夠資料而無法確認申請導致銀行未能批核此計劃，銀行恕不負責。 4.6 此計劃每期供款之計算方法為申請金額除以分期付款期數另加銀行指定之每期手續費之總和。 5. 若卡戶提早繳付計劃之餘額或申請取消，須繳付所有未償還之分期總金額及額外繳付終止分期付款手續費澳門幣/港幣300圓，相關金額及費用將於卡戶之信用卡戶口內自動扣除。 6. 若卡戶如於銀行進行的批核或建立有關此計劃之分期項目期間因任何理由導致超出信用卡限額及銀行未能成功建立所需分期計劃，銀行會終止有關此計劃之申請，並有權要求卡戶即時清繳信用卡賬戶全數或部份之結欠。 7. 銀行保留批核或拒絕卡戶之申請之權利而無須另行通知，對於因拒絕申請而對持卡人有可能產生之任何損失或責務，本行恕不負責，所提交之申請表格及相關文件將不予以退回。 8. 本優惠之現金即享分期金額並不適用於「信用卡積分計劃」。 9. 銀行保留批核或拒絕卡戶之申請之權利而無須另行通知，所提交之申請表格及相關文件將不予以退回。 10. 如有任何爭議，銀行保留最終決定權。 11. 銀行有權隨時修改任何條款及細則而無須另行通知，如有任何爭議，銀行保留最終決定權。 12. 中、英文本若在文義上有任何分歧，概以中文為準。

Terms and Conditions

1. The "Credit Card Instalment Services Promotion Offer" includes the "Cash-In Plan Special Handling Charge Offer", "Easy-Fun Instalment Program Special Handling Charge Offer" and "Interest Free Instalment Bonus Point Offer" ("the Offer") is applicable to all Credit Cards and Co-branded Credit Cards (including Supplementary Card) issued by Banco Comerical de Macau, S.A. ("the Bank"). 2. The Promotional Period is from 3 December 2018 until 28 February 2019. 3. Cash-In Plan Special Handling Charge Offer 3.1 The minimum Cash-In amount is $3,000 and in multiples of $500. The Cash-In amount should not exceed 80% of the total amount of the available credit limit of the Credit Card. 3.2 The Cash-In Plan provides 6-month, 12-month and 18-month installment options. 3.3 As described in clause (3.2), in accordance to the instalment tenor, the Bank would charge Credit Cardholders ("Cardholder") 0.20%, 0.20% or 0.18% of monthly handling fee respectively. 3.4 The approved Cash-In amount will be deducted from the available credit limit of Cardholder's designated Credit Card. Any application once approved by the Bank is irrevocable and cannot be varied. 3.5 The Program repayment amount per instalment is calculated by dividing the total Cash-In amount by the number of tenors plus the monthly handling fee as defined by the Bank. 3.6 The approval process of the application requires 5 days from receipt of request and notification letter will be mailed to Cardholder upon approval. 4 Easy-Fun Instalment Program Special Handling Charge Offer 4.1 The Easy-Fun Instalment Program is only applicable to new purchase transactions made within the latest Credit Card Statement cycle. The minimum application amount is $1,000. Cash Advance, Bank Handling Fees or Charges (such as Financial Charge, Late Payment Charge etc.), or any other designated transactions defined by the Bank from time to time are not eligible to the Program. 4.2 The Easy-Fun Instalment Program provides 6-month, 12-month and 18-month installment options. 4.3 As described in clause (4.2), in accordance to the installment tenor, the Bank would charge Credit Cardholders ("Cardholder") 0.20%, 0.20% or 0.18% of monthly handling fee respectively. 4.4 The total amount approved by the Program will be the sum of the application amount and the handling fee. The total amount will then be deducted from the available Credit Card limit. Once approved, the Cardholder is not allowed to make changes to the applied fee or tenor. 4.5 The program application has to be submitted at least 5 working days before the Payment Due Date of the latest Credit Card Statement and notification letter will be mailed to Cardholder upon approval. The Bank shall not be liable if the Bank cannot approve the application due to Cardholder cannot provide complete information to confirm the application details. 4.6 The Program repayment amount per installment is calculated by dividing the total Easy-Fun application amount by the number of tenor plus the monthly handling fee as defined by the Bank. 5 For early settlement of the outstanding Cash-In amount/Easy-Fun Installment amount or ending the program, the Cardholder should repay the outstanding balance of approved installment amount and a cancellation Fee of $300. Relevant amount and handling fee(s) will then be debited from Cardholder's Credit Card account automatically. 6. Should the Credit Card limit exceeded for any reason during the application process or before the approval, the Bank has the right to terminate the application and request immediate partial / full repayment to the outstanding balance.7. The Bank shall not be liable if the Bank cannot approve the application due to Cardholder cannot provide complete information to confirm the application details. 8. The Cash-In Plan is not eligible to the "Credit Card Bonus Point" scheme. 9. The Bank reserves the right to approve or reject the application without prior notice. All presented application form and relevant document for the Program will not be returned. 10. The Bank reserves the right to amend these terms and conditions without prior notice. 11. In case of any dispute, the Bank reserves the right to make the final decision. 12. If there is any inconsistency between the English and Chinese version, the Chinese version shall prevail.

BCM bank
澳門商業銀行

12 2018

澳門商業銀行信用卡 · BCM Credit Card

分期由您定
消費更隨心
Ease the cash flow and Credit Card bill at your choice
手續費低至
0.18%

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

新百利來
New Green Box Pavilion

天然有機之選
Go Natural Go Organic

即日起至2019年2月28日，憑澳門商業銀行信用卡於新百利來消費，即可尊享以下優惠：

From now on until 28 February 2019, BCM Credit Cardholders can enjoy the below offer at New Green Box Pavilion:

優惠 Offer 1 消費滿$200享 12% off upon spending of $200 or above — 88折 12% Off

優惠 Offer 2 指定酒類享 20% off for selected wine — 8折 20% Off

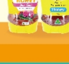
優惠 Offer 3 購買以下系列產品尊享獨家優惠： Exclusive discount on the below items：

精選系列 Selected Series

85折 15% Off

橘子工坊浴廁／廚房清潔劑
Orange House Bathroom / Kitchen cleaner

Nourish Organic 有機沐浴露／潤膚露
Nourish Organic Body Wash / Body Lotion



加比蘭奴藍桉樹花蜜／澳洲純天然蜂蜜
Capilano Blue Gum Honey / Pure Australian Honey

7折 30% Off

AQ多功能配方
AQ General Purpose Formula

AQ幼童配方
AQ Toddlers Formula

地址 Address：澳門南灣大馬路417-425號南灣商業中心地下
Avenida da Praia Grande, no. 417-425, Centro Commercial Praia Grande, Cave B, Macau

查詢 Booking & Enquiry：2835 7717
營業時間 Opening Hours：10:00 – 20:00

New Green Box Pavillion

條款及細則：1. 優惠推廣期由2018年12月1日起至2019年2月28日。 2. 以上優惠只適用於澳門商業銀行股份有限公司（"本行"）發出之信用卡及聯營卡（包括主卡及附屬卡）。 3. 客戶必須以澳門商業銀行信用卡簽賬方可享用以上優惠。 4. 以上優惠不可兌換現金或與其他推廣或特價優惠同時使用。 5. 以上圖片僅供參考。倘若傳單上所載之圖像與商品實物有任何差異，則以實物為準。 6. 產品數量有限，售完即止。 7. 本行對有關是次推廣活動之服務及產品質素概不負責。 8. 本行及新百利來保留使用此優惠之最終決議權。 9. 本行及新百利來保留隨時修改任何細則及條款之權利，而毋須事前通知。 10. 中、英文本若在文義上有任何分歧，概以中文為準。

Terms & Conditions：1. The Promotion Period is from 1 December 2018 until 28 February 2019. 2. The above offers are applicable to all Credit Cards and Co-branded Credit Cards (including Supplementary Card) issued by Banco Comercial de Macau, S.A. ("BCM bank"). 3. Cardholders must settle payment with BCM Credit Card to enjoy the above offers. 4. The offers are not exchangeable to cash and cannot be used in conjunction with other promotions or special offers. 5. Images are for reference only, the actual products shall prevail. 6. Products are available on first-come-first served basis while stock lasts. 7. BCM bank accepts no liability for the services and products provided. 8. In case of any disputes, BCM bank and New Green Box Pavilion reserve the right for the final decision. 9. BCM bank and New Green Box Pavilion reserve the right to make changes to amend any of these terms and conditions without prior notice. 10. If there is any inconsistency between the English and Chinese versions, the Chinese version shall prevail.

用銀聯食住購物最著數

Extraordinary Privileges at Galaxy Macau with UnionPay Card

GALAXY MACAU 澳門銀河

由2018年11月19日至2019年2月28日，憑澳門商業銀行銀聯卡於「澳門銀河™」尊享以下禮遇：

From 19 November 2018 to 28 February 2019, spend with BCM UnionPay Card at Galaxy Macau™ to enjoy the privileges below:

禮遇 Privilege 1 酒店住宿賞 Hotel Accommodation

透過「澳門銀河」官網預訂或入住前於前台簽賬滿指定金額可獲贈高達**澳門幣300圓美食禮券**
Spend designated amount through online booking at Galaxy Macau Official Website or upon check-in to get up to **MOP300 dining voucher**

酒店 Hotel	住宿簽賬金額(澳門幣) Accommodation Spending Amount (MOP)	美食禮券金額(澳門幣) Value of Dining Voucher (MOP)
澳門大倉酒店 Hotel Okura Macau 澳門JW萬豪酒店 JW Marriott Hotel Macau	$ 2,500	$ 150
澳門悅榕庄 Banyan Tree Macau 澳門麗思卡爾頓酒店 The Ritz-Carlton, Macau	$ 5,000	$ 300

禮遇 Privilege 2 購物賞 Shopping

於「澳門銀河」及「澳門百老匯™」精選商戶簽賬滿指定金額可獲贈高達**澳門幣300圓現金購物券**
Spend designated amount at selected shops at Galaxy Macau and Broadway Macau™ to get up to **MOP300 cash shopping voucher**

獎賞 Reward	精選商戶 Selected Merchants	簽賬金額(澳門幣) Spending Amount (MOP)	現金購物券金額(澳門幣) Value of Cash Shopping Voucher (MOP)
1	BOTANIFIQUE MBG	單一簽賬滿 $ 500 Single spending of $500	$ 50
2	「澳門銀河」及「澳門百老匯」分店		
3	金城 隆泰藥房	單一簽賬滿 $ 1,500 Single spending of $1,500	$ 100
4	CK CALVIN KLEIN CALVIN KLEIN JEANS Calvin Klein Underwear Ed Hardy MARNI MOSCHINO Neil Barrett PHILIPP PLEIN LM Club LM Junior zimmerli	$ 3,000 (最多可累積兩張當天簽賬存根) $3,000 (A maximum of 2 sale slips on the same day can be accumulated)	$ 300

優惠受有關條款及細則約束，詳情請瀏覽www.unionpayintl.com.hk
Terms and Conditions apply, for details please visit www.unionpayintl.com.hk

UnionPay 銀聯

新麗華酒店
HOTEL SINTRA
澳門 MACAU

由2018年12月1日起至2019年2月28日，澳門商業銀行信用卡客戶於新麗華餐廳尊享以下餐飲服務，可享**9折優惠**：

From 1 December 2018 until 28 February 2019, BCM Credit Cardholders enjoy a **10% discount** at the Sintra Restaurant :

中菜廳 Chinese Dining

- 早茶 Breakfast 8:00 - 11:00
- 午市 Lunch 11:00 - 15:00
- 晚市 Dinner 18:00 - 22:00

每天早午供應多款即叫即蒸單點新鮮點心，
晚市備有不同珍饈佳餚及時令小菜以供選擇。

Wide variety of freshly prepared Dim Sum for breakfast and lunch
Different delicacies and seasonal cuisines available on a la carte dinner menu

主廚推薦套餐 Chef's Set Menu

星期一至星期五 Monday to Friday 18:30 - 21:30

週末自助晚餐 Weekend Gala Dinner Buffet

星期六及星期日 Saturday & Sunday 18:30 - 21:30

供應一系列環球美饌
An array of international and authentic Macau savory cuisines

以上價目需另付加壹服務費
All prices are subject to 10% service charge

地址 Address：澳門約翰四世大馬路58、60及62號及蘇亞利斯博士大馬路115、117及119號
Avenida de D. João IV, n.°s 58, 60 e 62 e Avenida Doutor Mário Soares, n.°s 115, 117 e 119, Macau

訂座及查詢 Reservation and Enquiry：2871 0170
宴會熱線 Banquet hotline：8797 8832 / 8797 8838

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