



**BCM UnionPay Dual Currency Credit Card
Asia Miles Rewards Program Terms and Conditions**
(Effective from 11 October 2024)

1. The Asia Miles Rewards Program ("Reward Program") is only applicable to cardholders, including both the principal and supplementary cardholders ("Cardholders") of BCM UnionPay Dual Currency Platinum Credit Card and BCM UnionPay Dual Currency Diamond Credit Card ("Credit Card") issued by Banco Comercial de Macau, S.A. ("BCM").
2. Cardholders who spend with the Credit Card can enjoy 1 Credit Card Bonus Point ("Point(s)") for every MOP/RMB1 spent on eligible transactions as per the definitions stated in Clause 5 of these terms and conditions. All earned Points will be automatically converted to Asia Miles ("Miles") and credited to designated Asia Miles member account.
3. Points and Miles are calculated at the conversion rate of 15 Points to 1 Asia Mile for Platinum Card and 10 Points to 1 Asia Mile for Diamond Card. Any remaining points that cannot be converted into 1 Mile in a statement cycle will be automatically forfeited.
4. For the purpose of calculating Miles earned, eligible Transactions conducted by principal and all supplementary Cards (if any) will be calculated separately while principal and supplementary cardholders shall associate their Asia Miles member account independently.
5. "Eligible Transaction(s)" herein refers to any local or overseas retail transactions carried out with the use of the Credit Card, excluding autopay transactions, interest-free installment program, cash-in plan installment Program, Easy-Fun installment plan, Macau Pass and MPay related top-up transaction, fees, financial charges, other unauthorized transactions and types of transactions defined by BCM from time to time at its own discretion. Transaction eligibility shall be determined at the sole and absolute discretion of BCM according to the merchant codes issued by Visa International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International.
6. Cardholders are required to provide accurate Asia Miles membership information including surname, given name, membership number and any other information as may be required in the Card application form and thereafter from time to time or as required by BCM/Asia Miles and to maintain a valid Asia Miles membership account at all relevant times in order to participate in this Rewards Program, and for the Miles earned to be credited to the membership accounts.
7. Bonus Points earned in respect of Eligible Transactions posted in a statement cycle and the Points deducted automatically for converting to Asia Miles will be displayed in the statement issued for the same statement cycle. The Bank will provide the Cardholders' Asia Miles membership surname, given name, membership number, the number of Miles earned plus any other information as may be required from time to time to Asia Miles Limited within 7 working days from the statement date. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective Asia Miles membership accounts designated by the cardholders within 2 to 4 weeks.
8. Miles earned by Cardholders cannot be converted into bonus points or cash rebate, and are non-transferrable.
9. Cardholders acknowledge that the Miles earned from Bonus Points conversion shall be credited to their Asia Miles membership accounts by Asia Miles Limited. The Bank will use its best endeavor to provide the necessary information to Asia Miles Limited to facilitate this purpose,

yet the Bank makes no warranty that the Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Asia Miles membership account for any reason beyond the Bank's control. Terms and Conditions of Asia Miles applied for redemption and/or use of Miles and details can be referred to at www.asiamiles.com. The Bank is not obliged to notify Cardholders of any changes or latest announcements of Asia Miles Limited. Cardholders understand and accept that the Bank is not the supplier of the reward (including Miles) and bears no liability relating to the service and quality of items provided by the supplier. Cardholders should resolve such issue directly with the supplier, Asia Miles Limited.

10. Upon receipt of notification from Asia Miles Limited that crediting of Miles to Asia Miles membership account(s) is rejected, the Bank will, as soon as practicable, notify the Cardholders accordingly. Cardholders are required to verify and provide valid Asia Miles membership information or any other information as may be required to facilitate Miles crediting and notify the Bank accordingly. Miles crediting that was rejected in previous statement cycle(s) will be accumulated and credited in the next statement cycle after valid Asia Miles membership information or other required information are provided, along with Miles newly earned in the next statement cycle. If the Asia Miles membership account remains invalid or the required information is not provided for Miles crediting at the time the relevant Card account is closed, the earned Miles will be forfeited and the Bank accepts no liability for such forfeiture.
11. In the event that any Miles which have been credited to Asia Miles member account but the transaction(s) that made up the Eligible Transactions entitling the Cardholders to the Miles, in whole or in part, is/are subsequently canceled or refunded, the Bank has the right to debit the same amount of the Miles credited from the card account and Asia Miles member account through Asia Miles Limited without further notice.
12. Cardholders have to maintain the Credit Card account valid and in good financial status, or else the Bank has the right of not rewarding any Miles to the Cardholders under this Reward Program.
13. This service/product is not targeted at customers in the EU.
14. The Bank reserves the right to amend or terminate this Rewards Program and amend the terms and conditions including, but not limited to, the Miles conversion rate without prior notice. In case of disputes, the Bank reserves the right for the final decision.
15. If this English version of the Terms and Conditions does not conform to the Chinese version, the Chinese version shall prevail.