



# 2024 積分優惠計劃 Bonus Point Program

## 條款及細則 Terms and Conditions

### 條款及細則：

1. 凡澳門商業銀行有限公司（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，並以過賬日期為準。每一個月結單週期內簽賬累積之全數積分將會在週期末一次過存入賬戶，並且顯示於新一期之月結單，客戶可憑月結單上顯示之積分換領禮品。
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之積分計算內。
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、英文本若文義上有任何分歧，概以中文為準。

### 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 on the cards. 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. Cardholder 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 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 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 will be printed on the Credit Card statement, which has already included the 3-month grace period.
  - 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 matters in relation to the gifts provided by the suppliers or products or services redeemed under the vouchers.
13. The Bank will not be responsible for the quality and any matters 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 arising out of the Program, 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.