Terms & Conditions

- 1. The promotion period: from 1 November to 31 December 2024 (both dates inclusive).
- 2. Payment must be settled by OCBC Macau credit card to enjoy the offer.
- 3. The offer is applied to OCBC Visa and Mastercard credit cardholders except UnionPay Card, Business Platinum Card, VISA Debit Card and Web Dollar.
- 4. During the promotional period, customers who spend with OCBC Bank Macau Credit Card with eligible transactions at local store or online store will enjoy the follow offers:

Offer 1: In-store cash rebate*

	Cash rebate		
Single transaction amount	All credit card	Premier Banking credit Card & Premier Banking Metal Card	Cash rebate quota
MOP3,000 -MOP5,499	MOP80	MOP100	Top 200 cardholders with the highest spending
MOP5,500 -MOP7,999	MOP160	MOP200	Top 100 cardholders with the highest spending
MOP8,000 and above	MOP380	MOP450	Top 50 cardholders with the highest spending

^{*}Each customer can enjoy the cash rebate once throughout the promotion period.

Offer 2: Online store instant offer#

Single transaction	Instant discount	Discount quota
HK\$2,500and above	HK\$100	10 quotas weekly, first-come-first-served

[#]Each customer can enjoy unlimited online store discount. The weekly discount quota will be updated every Friday at 10:00 AM.

Offer 3: Up to 50% off on selected products on online store and local store

- 5. Offer 1: Spending and rewards from the principal card and supplementary card will be combined and calculated. Spending by the same cardholder using different credit cards will not be combined. If a customer holds more than one OCBC Bank Macau Credit Card, and if there are multiple eligible transactions in each stage, credit card with the highest transaction amount among the eligible transactions within promotion period will be used for calculation. Each customer can only receive the reward once during the entire promotional period.
- 6. For offer 2, Online Store Instant Discount, it is applicable to the transaction made via OCBC Bank Macau credit card on FORTRESS online store (include website and app) (www.fortress.com.hk). Cardholders are required to make a single net transaction of HK\$2,500 and above on FORTRESS online store during the Promotion Period, and successfully select the "OCBC Bank Macau Credit Card Offer" option under Promotion Offer in the shopping cart page and enter "OCBC100" at Promo Code box to enjoy HK\$100 instant discount. The instant discount will be applied automatically and shown on the Order Summary on the payment page on FORTRESS online store. Quota of the offer is limited and only available while the quota lasts on a first-come-first-served basis with no further notice. Upon the quota is reached, "Quota Full" message shall be displayed upon selecting the "OCBC Bank Macau Credit Card Offer" option under Promotion Offer in the shopping cart page and entering "OCBC100" at Promo Code box as specified.
- 7. All products on online store are in Hong Kong Dollars. Offer is subject to FORTRESS online store guidelines.

- 8. The selected items are subject to availability.
- 9. Product prices and pictures are for reference only. The details of the products are subject to the actual items and provided by the store. The discount products are subject to change without prior notice. Please inquire with store assistance for details.
- 10. This promotion cannot be used in conjunction with other offers.
- 11. For offer 1, customers do not need to register for this promotion. Cash rebate will be credited into the respective card account upon fulfilling the spending of designated amount on or before 28 February, 2025, and the cash rebate will be shown on the next monthly statement.
- 12. Cash rebate reward cannot be withdrawn, transferred, or exchanged.
- 13. When customers make transactions, their accounts must be valid and in good standing, and they must not be involved in any fraudulent transactions. Otherwise, their eligibility for rewards will be cancelled. The bank has the right to deduct the equivalent rewards from the customer's credit card account without further notice.
- 14. Cash rebate that customers are entitled to are based on the bank's computer system records, and customers may not dispute them.
- 15. OCBC Bank (Macau) Limited does not make any guarantees on the merchants' services and the quality of their products.
- 16. OCBC Bank (Macau) Limited and FORTRESS reserve the right to make any final decision for this promotion program.
- 17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.