

### **General Terms & Conditions:**

1. This promotion is exclusively available to the holders (the “cardholders”) of Tai Fung Credit Card (exclude Commercial Card) (the “eligible credit card”) issued by BOC Credit Card (International) Ltd. (“Card Company”) in Macau Region. To be eligible to enjoy the offers, cardholders must make transactions with an eligible credit card to settle payment.
2. The promotion period runs from 1 Feb – 31 Mar 2025 (both dates inclusive, as per transaction date).
3. This promotion is only applicable to all transactions that made in FORTRESS physical stores in Macau using Visa, Master or UnionPay Credit Cards and online store (www.fortress.com.hk) of FORTRESS using Visa or Master Credit Cards (“the Merchant”).
4. Cardholders understand and accept that Card Company and Tai Fung Bank Limited (“Tai Fung Bank”) are not the providers of the relevant products/services, hence accept no liability for the product/service quality of or any matter relating to the products and services provided by the Merchants and the Merchants are solely responsible for all those.
5. Card Company, Tai Fung Bank and the Merchant reserve the right to amend, suspend or cancel the promotion or amend the relevant terms and conditions at its sole discretion. Card Company, Tai Fung Bank and the Merchant reserve the final right of decision.
6. No person other than the cardholder and Card Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
7. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.

### **Terms & Conditions of “Tai Fung Credit Cards x FORTRESS Up to MOP180 Spending Rebate”**

1. Within the promotion period, the first 55 cardholders (eligible accumulated transaction of MOP/HKD/CNY3,000.00-7,999.99, all eligible accumulated transaction amount of all credit cards under the same ID no. will be combined) will be rewarded MOP80 spending rebate once only. (hereby the “Reward”). When the quotas are full, the one with the higher grand total eligible transaction amount within the promotion period will have the priority access to receive the Reward. If the total eligible transaction amount were the same, the one with the earlier transaction date within the promotion period will have the priority access to receive the Reward.
2. Within the promotion period, the first 140 cardholders (eligible accumulated transaction of MOP/HKD/CNY8,000 or above, all eligible accumulated transaction amount of all credit cards under the same ID no. will be combined) will be rewarded MOP180 spending rebate once only. When the quotas are full, the one with the higher grand total eligible transaction amount within the promotion period will have the priority access to receive the Reward. If the total eligible transaction amount were the same, the one with the earlier transaction date within the promotion period will have the priority access to receive the Reward.
3. Eligible transactions are in accordance with the settings of Credit Card International Organizations/Acquiring Banks of merchants and the system records of Card Company shall be final.
4. Eligible transactions amount only include the actual transaction amount (only include the net payment amount after deduction of applicable discounts, privileged coupons or cash coupons), the eligible transactions of the additional card(s) will be counted into the

- transactions of the corresponding main card account.
5. The eligible transactions will be posted into the corresponding eligible main card accounts within 7 days from the transaction date, and the system records of Card Company shall be final. Card Company will not bear any responsibility in any form for any delayed transactions.
  6. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be deemed as eligible transactions and therefore they will not be qualified for the reward.
  7. Only cardholders whose credit card accounts are valid and in good standing throughout the entire promotion period and at the time when the reward is awarded are eligible to receive the reward. In the event of termination of a credit card account, violation of the user agreement, or when the card account is cancelled, or there is any overdue amount, or when the card is in default, the reward will be cancelled automatically forthwith and will not be re-awarded afterwards.
  8. All eligible transactions amount will be calculated MOP1 as HKD1 as CNY1.
  9. Reward will be automatically awarded into the eligible credit card main card account which the accumulated eligible transaction amount is the highest within 2 months after the end of this promotion, and it will be shown on monthly statement.
  10. Each customer can only receive MOP80 or MOP180 spending rebate once during the entire promotion period.

**Terms & Conditions of “Discounted Products up to 50% Off”:**

1. Tai Fung Visa & Master Credit Card are applicable to the online store of the Merchant while electronic wallets and mobile payment are inapplicable.
2. Discounted products are available while stocks last.
3. The product prices, visuals and information are for reference only. Product visual and details may vary and subject to the actual product being available at the time of purchase and the information provided by the vendors. All product information may be subject to change without prior notice. Please check with shop assistant for details.