



## One Central Macau Shopping Privileges Terms and Conditions

1. "One Central Macau Shopping Privileges" ("Promotion") is only applicable to the cardholders ("Cardholders") holding credit card(s) issued by Bank of Communications (Hong Kong) Limited in Hong Kong and Pacific credit cards issued by Bank of Communications Co., Ltd. in mainland China (except BOSS Credit Card and installment Card), and other credit cards as designated by the Bank from time to time, both principal and supplementary cards inclusive ("Eligible Credit Card"), but it is not applicable to the Bank of Communications Pacific Internet card and gift card. Eligible Credit Card will be counted by credit card number. Unless otherwise specified herein, the "Bank" means Bank of Communications (Hong Kong) Limited and Bank of Communications Co., Ltd.
2. The promotional period is from 1 October 2022 to 31 December 2022, both days inclusive ("Promotional Period").
3. In order to enjoy the privilege, the Cardholder must conduct transactions with the Eligible Credit Card at One Central Macau ("Merchant") in Macau.
4. During the Promotional Period, Cardholders of the credit cards issued by Bank of Communications (Hong Kong) Limited are entitled to 5% credit rebate by spending HK\$1,000 or above or equivalent amount of other currencies in a single transaction with the Eligible Credit Card at the Merchant. "Eligible Transaction" of a Supplementary Card will be combined with the Principal Credit Card account. The amount of credit rebate is calculated on an account basis. Principal card and its related supplementary card are regarded as one credit card account. The Cardholder's principal card and its related supplementary card(s) shall be regarded as one credit card account for the purposes of the Promotion. The same Cardholder account is entitled to a maximum of HK\$200 credit rebate during the entire Promotional Period. The credit rebate under the Promotion will be credited to the principal card account on or before 31 March 2023. The Bank reserves the right to change the date of issuance of the spending rebate at any time without further notice. All spending rebate will be calculated in the nearest single digit (calculated by rounding, less than HK\$1 will not be awarded). Credit rebate awarded can only be used for the future credit card retail spending purpose. If a cardholder has more than 1 Eligible Credit Card (based on the Credit Card number), each Eligible Credit Card is eligible to join the program.
5. Whether a transaction is eligible for the 5% credit rebate will be determined according to the transaction date records of Bank of Communications (Hong Kong) Limited. The credit card account must be valid, non-delinquent and in good financial standing when the credit rebate is credited into it. Any fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to the Promotion. Bank of Communications (Hong Kong) Limited will verify the credit card transaction records via computer system to confirm Cardholders' eligibility for the Promotion. Cardholders are required to keep the relevant original sales receipt(s) and credit card sales slip(s) for verification upon request by Bank of Communications (Hong Kong) Limited. In case of disputes, Cardholders are required to submit the relevant original sale receipt(s) and credit card sales slip(s) for further investigation by Bank of Communications



(Hong Kong) Limited. All relevant documents submitted to Bank of Communications (Hong Kong) Limited will not be returned. All transactions are determined according to the transaction data record of Bank of Communications (Hong Kong) Limited. In case of discrepancy between Bank of Communications (Hong Kong) Limited's computer record and details recorded on the credit card sales slip(s), Bank of Communications (Hong Kong) Limited's computer record shall prevail.

6. Clauses 4 and 5 mentioned hereinabove are applicable to credit card(s) issued by Bank of Communications (Hong Kong) Limited only. Cardholder of the Eligible Credit Card issued by the Bank in mainland China is entitled to 5% credit rebate upon a single transaction of RMB1,000 or above or equivalent amount in other currencies conducted with the Eligible Credit Card at the Merchant and by registering the promotion through the official mobile application of Bank of Communications Credit Card. The credit rebate is up to a maximum amount of RMB1,000 per month. The maximum quota for credit rebate for China cardholders is 1,000 per month on a first-come-first-serve basis while the quota lasts.
7. During the Promotional Period, Cardholders are entitled to one complimentary MOP300 shopping e-coupon ("Shopping e-Coupon") of One Central Macau upon spending MOP30,000 or above (net amount) in a single transaction with the Eligible Credit Card at One Central Macau, presenting the Eligible Credit Card, the related receipt and the transaction slip and registering as a One Central Macau BESPOKE member for the first time. Cardholders can enjoy an instant deduction of MOP300 upon spending MOP1,000 or above (net amount) in a single transaction with the Eligible Credit Card at One Central Macau. The Shopping e-Coupon is bound by related terms and conditions. For the address and the opening hours of the BESPOKE Salon and the details about the offer, please contact the BESPOKE Salon of One Central Macau at +853 2875 7661. The Shopping e-Coupons are available on a first-come-first-served basis while stocks last.
8. During the Promotional Period, Cardholders can enjoy shopping privileges at the designated merchants. For the list of the designated merchants and their offers, please contact the designated merchants for details. The privileges are bound by related terms and conditions.
9. "Eligible transactions" refer to the retail purchases made with designated Eligible Credit Card at the Merchant during the Promotional Period, but exclude the following transactions: local/overseas cash advance and related administrative and handling fee, top up amount of Octopus automatic add value service, electronic wallet transactions including but not limited to UnionPay APP, WeChat Pay, PayMe and Alipay, monthly payment for Cash Instalment Plan, monthly payment for Purchase Instalment Plan and monthly payment for Merchant Instalment Plan, split transactions, eventually cancelled, returned, fraudulent or unposted transactions and any credit card transactions designated by the Bank from time to time. The Bank has no obligation to clarify which transactions are eligible transactions before the Cardholders conduct the transactions.



10. If the Cardholders have cancelled any related transactions which had been included in calculating for the Promotion after promotional period, the Bank reserves the right to debit the amount equivalent to the value of the reward from the eligible Credit Card Account without prior notices.
11. Eligible spending transaction during the Promotional Period must be posted before the credit rebate credited into the designated credit card account. Other unposted transaction (including but not limited to dispute transaction, reversal transaction or delayed post by merchants) is not applicable to this Promotion and shall be regarded as non-eligible spending transaction.
12. The Bank and The Merchant reserve the rights to amend any terms and conditions, change or terminate the offers without prior notice. The Bank and The Merchant accepts no liability for any changes or termination of the offers.
13. All promotional offers cannot be transferred or exchanged for cash or other products or offers.
14. Cardholder understands and accepts that all photographs, details, availability and description of all products or services or free gifts are not provided by the Bank and The Merchant are for reference only. The Bank has no responsibility whatsoever (including but without limitation their quality and supply) under any circumstances.
15. In case of disputes, the Bank and The Merchant reserve the rights for final decision.
16. No person other than the Cardholders and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.
17. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

**To borrow or not to borrow? Borrow only if you can repay!**

Bank of Communications (Hong Kong) Limited (A limited company registered in Hong Kong)  
Bank of Communications Limited (A joint stock company incorporated in the People's Republic of China with limited liability)