

## 華僑永亨信用卡 「高達 0.8%現金回贈」計劃條款及細則

1. 「高達 0.8%現金回贈」只適用於已選擇現金回贈計劃之客戶 (包括聯營卡)。
2. 0.8%現金回贈比率只適用於所有本地食肆簽賬及海外簽賬 (網上交易及在海外之港幣交易除外)。
3. 其他零售簽賬交易及八達通自動增值金額只可獲 0.5%現金回贈 (「基本回贈比率」)。
4. 以永明金融聯營卡繳付永明金融保單之保費只可獲 0.3%現金回贈。
5. 有關商戶類別之定義，概以 Visa、MasterCard、中國銀聯國際組織及商戶的收單行設定為準。
6. 「現金回贈」將於簽賬後下一期月結單內回贈。月結單之回贈金額若少於 HK\$1，將不獲享「現金回贈」。客戶於每期月結單可獲贈之現金回贈上限為 5 倍現有賬戶信用額 (不包括臨時加額及自行入數增加信用額) 之基本回贈比率計算。
7. 「現金回贈」不適用於以下交易類別：現金透支、靈活錢免息分期金額、「易繳費」交易金額、結餘轉戶、籌碼兌換、所有信用卡收費、任何虛假交易及其他未經許可之交易、已取消或退款之交易。
8. 所獲贈之「現金回贈」只可用作扣減零售簽賬或現金透支，並不可轉為現金。「現金回贈」存入信用卡賬戶時，客戶之戶口必須正常；如客戶已取消或被取消信用卡，銀行有權在任何情形下，取消所累積之「現金回贈」。
9. 華僑永亨銀行保留一切權利修訂現金回贈的比率及其他相關條款。如有任何爭議，銀行保留最終決定權。

## OCBC Wing Hang Credit Card “Up to 0.8% Cash Rebate” Scheme Terms and Conditions

1. “Up to 0.8% Cash Rebate” Scheme is only applicable to Cardholder (including Co-branded Cardholder) who has opted for Cash Rebate Scheme.
2. 0.8% Cash Rebate ratio is only applicable to Local Food & Beverage spending or Overseas spending (excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong).
3. Other retail spending transactions and Octopus Automatic Add-Value reload amounts are eligible to 0.5% Cash Rebate (“Standard Rate”).
4. Sun Life Financial premium payment made by the Sun Life Financial Co-branded card are eligible to “0.3% Cash Rebate” only.
5. Merchant category shall be determined at the sole and absolute discretion of merchant codes by Visa / MasterCard / UnionPay and the merchant acquiring bank.
6. The Cash Rebate will be shown on the next statement after transaction. No Cash Rebate will be granted if the total Cash Rebate in each monthly statement is less than HK\$1. The monthly Cash Rebate is capped at the Standard Rate of 5 times of the current permanent credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).
7. The following transactions are not eligible for Cash Rebate: cash advances, cash installment plan transactions, Bill Payment transactions, balance transfers, casino, all fees and charges, any counterfeit and unauthorized transactions, cancelled or refunded transactions.
8. All Cash Rebate rewards can only be used to offset retail spending / cash advances and cannot be converted into cash. The Cardholder’s account must be valid and in good standing when the Cash Rebate is credited to the account. If the Cardholder cancels the account or the Bank under any circumstances cancels the account, the Bank shall forfeit the Cash Rebate accumulated in the Cardholder’s account.
9. OCBC Wing Hang Bank reserves the right to amend the cash rebate ratio and the relevant terms and conditions. In case of any disputes, the Bank’s decision shall be final and conclusive.