

條款及細則：

1. 迎新禮品只適用於成功申請Sun Life永明信用卡主卡持有人。
2. 禮品換領信將於發卡後兩星期內寄予主卡客戶。
3. 客戶只須於發卡後首 2 個月內憑新卡簽賬及/或現金透支滿 HK\$2,500 或以上(不包括免息分期供款、「易繳費」繳費金額及沒有簽賬存根之交易)，即可帶同有關存根及禮品換領信到指定地點換領禮品。
4. 如客戶選擇 HK\$200 保費回贈，有關回贈金額將於客戶達到所需之簽賬要求後直接誌賬入客戶之信用卡賬戶內。最終之回贈金額將以客戶於發卡後首 6 個月內所繳交之永明金融保險費用實報實銷為準，並以 HK\$200 為上限。
5. 如客戶已領取禮品，並於發卡後一年內取消Sun Life永明信用卡，本行將於客戶之信用卡賬戶內扣除 HK\$488 作為行政費用。
6. 如申請人同時成功申請 2 張或以上的華僑銀行信用卡(包括聯營卡)，亦只可獲一款迎新禮品，所得的迎新禮品則以成功批核的優先次序為準。
7. 如所選之禮品換罄，即以另一款代替。如反應熱烈，可能要補充貨量，補貨需約 2 個月。禮品數量有限，送完即止。
8. 迎新禮品只適用於過往 12 個月內未曾持有任何華僑銀行信用卡(包括聯營卡)之申請人。
9. 禮品圖片只供參考。
10. 華僑銀行並非禮品之供應商，對於客戶因使用上列產品或保養支援服務而引致或涉及的賠償、損失或涉及的責任，華僑銀行概不負責。
11. 本行不會對禮品供應商所提供的產品及服務質素及/或其提供的資料作出任何陳述或保證。供應商須對有關產品、服務及/或其提供的資料之任何事宜負責，本行不會承擔任何責任。
12. 本行有權隨時修訂迎新禮品換領條款及細則而毋須事前另行通知。
13. 如有任何爭議，華僑銀行保留最終決定權。

Terms and Conditions:

1. Only the principal cardholder is entitled to one of the above welcome gift.
2. The gift redemption letter will be mailed to the principal cardholder's mailing address within 2 weeks after card issuance.
3. To redeem a welcome gift, the principal cardholder has to make purchases and/or cash advance of HK\$2,500 or above (excluding installment amount, bill payment amount and those transactions without sales slip) within 2 months after card issuance. Eligible cardholder can bring along the gift redemption letter and the related sales slip(s) to redemption centre for gift redemption.
4. If HK\$200 Premium Rebate is chosen, the reimbursement amount will be credited to the cardholder's card account only when the spending requirement is successfully fulfilled. The final reimbursement amount will be calculated and depend on the actual premium paid by the cardholder during the first 6 months since card issuance, subject to a maximum of HK\$200.
5. If the principal cardholder has redeemed the gift and cancelled the Sun Life Credit Card within 1 year from the date of card issuance, a HK\$488 handling fee will be charged to the principal cardholder's card account.
6. Should two or more OCBC Credit Cards (including co-branded card) be successfully approved within the application period, the cardholder will be entitled to one gift only and the gift to be offered should be the one for the credit card firstly approved.
7. Should the selected gifts are out of stock, they will be replaced by other gift/model. In case the response is overwhelming, gift may be replenished and the replenishment may take 2 months. Gifts are available while stock lasts.
8. Offers are not available to the customers who have held a OCBC Credit Card (including co-branded card) in the past 12 months from the date of application.
9. The above gift purchases are for reference only.
10. OCBC is not the supplier of the gift products. The Bank shall not liable to cardholder for any damages, loss or other liability whatsoever or any consequential, incidental or special damages suffered or incurred by cardholder as a result of his/her use of products/services.
11. OCBC makes no representation or guarantee as to the quality and availability of the products, services, and/or information provided by gift supplier. Gift supplier will be responsible for any matters arising from or in connection with the products, services and/or information it provides in relation to which our Bank will have no liability whatsoever.
12. OCBC reserves the right to change the terms and conditions of the welcome gift offers without prior notice.
13. In case of disputes, the decision of the Bank shall be final and conclusive.