



## 新加坡濱海灣花園 迪士尼奇妙花園門票及簽賬優惠

### 優惠詳情

由2024年12月1日至2025年6月30日，華僑銀行信用卡客戶憑華僑銀行信用卡於新加坡濱海灣花園的迪士尼奇妙花園專享以下門票及簽賬優惠：



#### 優惠一：

每購買一張迪士尼奇妙花園門票，即可獲得**新加坡幣5元之奇幻花園禮品店零售優惠券一張**(需最低消費新加坡幣15元)。

#### 優惠二：

持卡人若穿著自己最喜愛的迪士尼或皮克斯角色服裝，並於奇幻花園禮品店使用華僑銀行信用卡消費，將獲得**神秘禮物一份**。

#### 優惠三：

於香港迪士尼網上商店(DisneyStore.HK) 使用優惠碼：**<DISNEY-OCBC>** 專享**9折優惠**。

上述優惠受條款及細則約束，圖片僅供參考及說明用途。

### 網上交易保安貼士

為保障客戶更安全地進行網上交易，請即下載華僑銀行(香港)手機應用程式，登錄流動理財服務及確認卡號已登記於網上理財賬戶，並啟動推送通知及生物認證設定。如有關流動理財程式問題，請致電3199 9188查詢。

#### 立即下載最新版本手機應用程式

OCBC HONG KONG 🔍



### 華僑銀行信用卡客戶專享



### 提提你：「借定唔借？還得到先好借！」

華僑銀行(香港)有限公司

#### 華僑銀行信用卡 x 新加坡濱海灣花園聯乘推廣(「推廣」)之條款及細則：

- 本推廣之推廣期由2024年12月1日至2025年6月30日為止，包括首尾兩天(「推廣期」)。
- 本推廣只適用於華僑銀行(香港)有限公司(「本行」) 發行之指定信用卡、聯營卡及聯名卡(「合資格信用卡」)之主卡及附屬卡持有人(「合資格持卡人」)，詳情請瀏覽ocbc.com.hk/cmhf/files/Card/C38.pdf。
- 合資格持卡人，須使用合資格信用卡於新加坡濱海灣花園(「商戶」)支付全數方可享此優惠，優惠詳情如下：

優惠一	每購買一張迪士尼奇妙花園門票，即可獲得新加坡幣5元之奇幻花園禮品店零售優惠券一張(需最低消費新加坡幣15元)。
優惠二	持卡人若穿著自己最喜愛的迪士尼或皮克斯角色服裝，並於奇幻花園禮品店使用華僑銀行信用卡消費，將獲得神秘禮物一份。
優惠三	於香港迪士尼網上商店 (DisneyStore.HK) 使用優惠碼：<DISNEY-OCBC> 專享9折優惠。

有關優惠詳情請與商戶查詢。

- 此優惠僅適用於在濱海灣花園的現場售票處直接購買迪士尼奇妙花園門票，每位合資格的持卡人每次交易最多可獲得8張優惠券。
- 每次零售交易僅可使用一張奇幻花園禮品店零售優惠券，不可累積使用，及不能與其他優惠或促銷活動合併使用。使用每張零售優惠券需最低零售消費新加坡幣15元。優惠券不可兌換現金或信用額。
- 零售優惠券僅可在迪士尼主題的奇幻花園禮品店使用。
- 前往迪士尼奇妙花園及使用零售優惠券必須在同一天內完成及/或兌換。
- 不接受重新進入迪士尼奇妙花園。入場門票不可轉售或複製，且僅可使用一次。
- 入場門票不適用於的特別活動，需額外付費。
- 進入濱海灣花園需遵守濱海灣花園的規則和條例，有關規則和條例會在濱海灣花園的入口及/或其他適當位置展示。
- 請注意，所有景點均有關閉日期。請在濱海灣花園的網站上檢查每個適用景點的關閉日期。
- 合資格持卡人可在以自己最喜愛的迪士尼或皮克斯角色打扮，並在迪士尼奇妙花園禮品店使用合資格信用卡進行任何消費，將獲得神秘禮物一份，需遵循有關條款及細則。
- 神秘禮物限於首1,000名符合上述條件的合資格持卡人。神秘禮物將隨機發放，並不設更換款式。
- 合資格持卡人於香港迪士尼網上商店上購物並使用優惠碼：<DISNEY-OCBC> 專享9折優惠。只限於香港迪士尼網上商店購物。
- 推廣內容可隨時作出更改，恕不另行通知。詳情請與商戶聯絡。
- 所有圖片及產品資訊僅供參考。
- 推廣並不適用於相關之稅款、附加費、手續費、保險及簽證費(如有)。
- 如推廣之交易有任何舞弊/欺詐成分/退款或被取消，本行保留權利從持卡人的合資格信用卡賬戶內扣除優惠的等值金額而毋須另行通知。
- 本推廣所涉及之所有貨品、服務及資訊均由商戶直接售賣及提供給持卡人，本行並不會就所有有關責任及義務負責。如對優惠所涉及之所有貨品、服務及資訊有任何爭議、投訴或索償，持卡人應直接向商戶提出該等要求或索償。
- 本行保留權利不時及隨時暫停、修改、更改及/或終止所有或任何上述優惠、本推廣及/或本條款及細則而無須事先通知任何客戶或取得任何客戶同意。就以上任何上述優惠、本推廣及/或本條款及細則相關或所產生之所有事宜及/或爭議，均以本行之決定及解釋(包括但不限於對本文中所有或任何定義及資格)為準，而本行之決定及解釋亦具終局性，並對所有客戶具約束力。
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- 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
- 本條款及細則的中、英文版本如有任何歧異之處，概以英文版本為準。

如有任何查詢，請致電華僑銀行卡務中心熱線2543 2223。

#### 條款及細則提醒

以上資訊將以完全非紙本格式提供，分行可依要求提供紙本副本。您可以在30天內透過本資訊資料中提及的超連結或到銀行網站ocbc.com.hk/cmhf/files/Card/C39.pdf下載並儲存這些條款及細則。在指定的時間範圍到期後，您可能無法下載和儲存該版本的資訊。

一般來說，提前清還信用卡總結欠是可節省未償還的利息開支，但決定是否提前還款時，還應考慮涉及的手續費。如客戶選擇提前還款，可能得不償失，因為就算節省了未償還的利息，也可能不足以彌補提前還款的相關手續費。客戶考慮提前還款時，應先向本行查詢提前還款的總金額(包括信用卡剩餘欠款、提前還款手續費及其他的費用等)和未清還的利息金額，比較和考慮清楚後，才決定是否選擇提前還款。

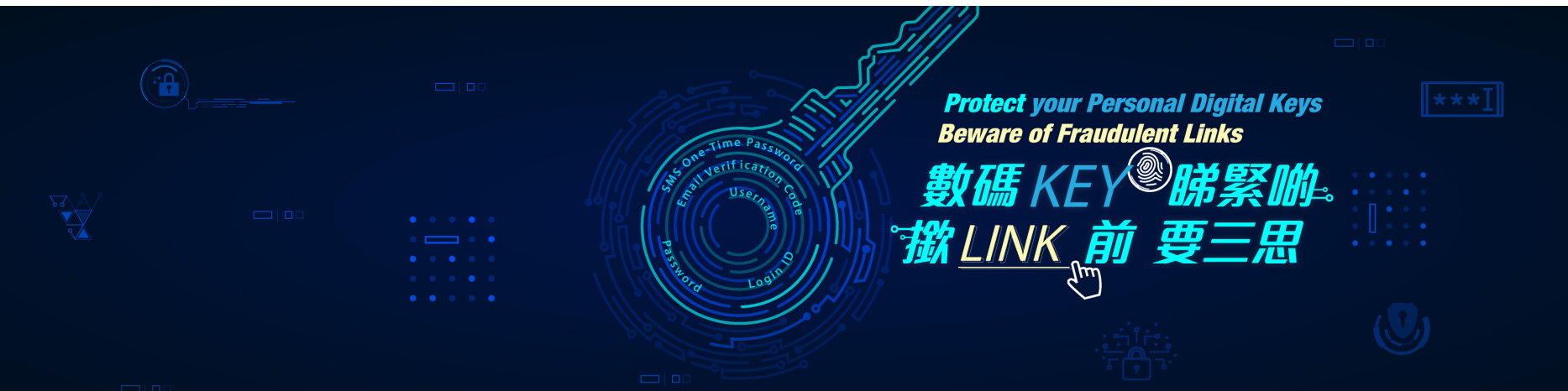
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## Floral Fantasy at Gardens by the Bay Singapore Ticket and Spending Offers

### OFFER DETAILS

Unlock magic at Disney Garden of Wonder at Floral Fantasy! From 1 December 2024 to 30 June 2025, OCBC Credit Card Cardholders can enjoy the following ticket and spending offers at Gardens by the Bay Singapore:



#### Offer 1:

Receive an **SGD\$5 Disney Retail Voucher** (with a minimum spending of SGD\$15) with every purchase of a Disney Garden of Wonder at Floral Fantasy ticket.

#### Offer 2:

Receive a **mystery gift** when cardholders show up dressed as their favourite Disney or Pixar character and make any spending with their OCBC Credit Cards at the Floral Fantasy Gift Shop.

#### Offer 3:

**Enjoy 10% off** at Disney Store Hong Kong [DisneyStore.HK] with promo code: <DISNEY-OCBC>.

The above offer is subject to the relevant terms and conditions. Photos are for reference and illustrative purposes only.

### SECURITY TIPS FOR ONLINE TRANSACTION

To secure your online transactions, please download the OCBC Bank (Hong Kong) Mobile App, log in to the mobile banking service, and ensure that your card is registered in your online banking account. Furthermore, enable push notifications and biometric authentication settings within the APP. Should you have any questions on the Mobile Banking APP, please contact 3199 9188 for enquiries.

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Exclusively for OCBC Credit Card Cardholder



### Reminder - To borrow or not to borrow? Borrow only if you can repay!

OCBC Bank (Hong Kong) Limited

#### Terms and Conditions of OCBC Credit Card x Gardens by the Bay Singapore Joint Promotion ("Promotion"):

- The promotion period is from 1 December 2024 to 30 June 2025, both days inclusive ("Promotion Period").
- This Promotion is only applicable to the principal cardholders and supplementary cardholders ("Eligible Cardholders") of the designated OCBC Credit Cards, Affinity Cards and Co-Branded Cards ("Eligible Cards") issued by OCBC Bank (Hong Kong) Limited ("Bank"). Please visit [ocbc.com.hk/cmh/files/Card/C38.pdf](https://ocbc.com.hk/cmh/files/Card/C38.pdf) for details of the Eligible Cards.
- Eligible Cardholders must settle payment by using the Eligible Cards at Gardens by the Bay ("Merchant"). The Offer details are at below:

<b>Offer 1</b>	Receive an SGD\$5 Disney Retail Voucher [with a minimum spending of SGD\$15] with every purchase of a Disney Garden of Wonder at Floral Fantasy ticket.
<b>Offer 2</b>	Receive a mystery gift when cardholders show up dressed as their favourite Disney or Pixar character and make any spend with their OCBC Credit Cards at the Floral Fantasy Gift Shop.
<b>Offer 3</b>	Enjoy 10% off at Disney Online Store Hong Kong [DisneyStore.HK] with promo code: <DISNEY-OCBC>.

Please refer to the Merchant for promotion offer details.

- This Promotion is valid only for direct purchases of Disney Garden of Wonder tickets at on-site ticketing counters located at Gardens by the Bay. The maximum number of vouchers each Eligible Cardholder can obtain per transaction is 8.
- Only one Disney Retail Voucher can be used per retail transaction. The Disney Retail Voucher is non-stackable and cannot be combined with any other offers or promotions. A minimum retail expenditure of SGD\$15 is required to use each retail voucher. Vouchers cannot be exchanged for cash or credit.
- Utilisation of Retail Vouchers is only valid at the Floral Fantasy Gift Shop featuring Disney.
- Visits to Disney Garden of Wonder, and utilisation of Retail Voucher must all be completed and/or redeemed on the same day.
- Re-entry to Disney Garden of Wonder is not permitted. Admission tickets may not be resold or duplicated, and may only be used once.
- Admission tickets are not valid for special events that are priced separately.
- Admission to Gardens by the Bay is subject to Park Rules and Regulations which are displayed at the entrances and/or other appropriate locations of Gardens by the Bay.
- Please note that closure dates apply for all attractions. Please check each applicable attraction's closure dates on Gardens by the Bay's website.
- Eligible Cardholder can get a mystery gift when they show up dressed as their favourite Disney or Pixar character and make any spend with their Eligible Card at the Floral Fantasy Gift Shop, subject to these terms and conditions.
- The mystery gift is limited to the first 1,000 Eligible Cardholders who meet the conditions set out above. The mystery gift will be given at random, and no exchanges of the mystery gift are allowed.
- Eligible Cardholders can enjoy 10% off at Hong Kong Disney Store online with this promo code <DISNEY-OCBC>. Purchases must be made on the Disney Store Hong Kong website.
- The Promotion details are subject to change from time to time without prior notice. Please contact the Merchant for details.
- All photos and product information are for reference only.
- The Promotion does not apply to any applicable taxes, surcharges, processing fee, travel insurance and visa fees (if any).
- In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Promotion was awarded, the Bank reserves the right to debit from the cardholders' relevant credit card accounts an equivalent amount of the discount under the Promotion enjoyed by the Cardholder without prior notice.
- All products, services, and information related to the Promotion is directly sold and supplied to the cardholders by the Merchant and the Bank is not responsible for all the related obligations and liabilities. Should there be any dispute or complaint or claim with regard to the products, services, and information related to the Promotion, the cardholders shall make such demand or claim directly with the Merchant.
- The Bank reserves the right to suspend, amend, vary and/or terminate all and any of the aforementioned privileges, this Promotion and/or these terms and conditions or any part thereof from time to time and at any time without prior notice to or consent from any customer. The Bank's decision and interpretation on all matters and/or disputes concerning or arising from any of the aforementioned privileges, this Promotion and/or these terms and conditions or any part thereof [including without limitation all or any definitions and criteria herein] shall be final, conclusive and binding on all customers.
- A person who is not a party to these terms and conditions will not have any right under the Contracts [Rights of Third Parties] Ordinance [Cap. 623 of the Laws of Hong Kong] to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

For details of the above promotion, please contact OCBC Card Service Hotline at 2543 2223.

#### Reminder for Terms and Conditions

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Generally speaking, you may save the outstanding interest expenses by making early repayment of credit card outstanding balance. Nevertheless, you should consider the early repayment charges involved before deciding whether to pay off the repayment early or not. If you choose to pay off the repayment early, the loss may outweigh the gain as the amount of interest saved may not be enough to cover the relevant charges for early repayment. If you consider to make the early repayment, you should first check with the Bank about the total amount involved in early repayment (including credit card outstanding balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

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