

#### 華僑銀行商務信用卡 - 0.4%現金回贈計劃條款及細則

1. 所有合資格簽賬交易均可獲享0.4%現金回贈(「現金回贈」)。
2. 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(商戶免息分期除外)、「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。
3. 客戶於每期月結單可獲贈之現金回贈上限為獲批核信用額(不包括臨時加額及自行入數增加信用額)5倍之0.4%計算。
4. 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港幣1元，將不獲享現金回贈。
5. 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，華僑銀行(香港)有限公司(「本行」)有權在任何情形下，取消所累積之現金回贈。
6. 本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，本行保留最終決定權。
7. 中英文版本之內容如有歧義，概以英文版本為準。

#### OCBC Business Credit Card - Terms and Condition for 0.4% Cash Rebate Scheme

1. All spending transactions can enjoy 0.4% cash rebate ("Cash Rebate").
2. The following transactions are not eligible for Cash Rebate: cash advances, cash installment plan transactions (except merchant interest-free installment), bill payment transactions, balance transfers, casino, all fees and charges, any counterfeit and unauthorized transactions, cancelled or refunded transactions.
3. The monthly cash rebate is capped at 0.4% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).
4. 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.
5. 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 OCBC Bank (Hong Kong) Limited (the "Bank") under any circumstances cancels the account, the Bank shall forfeit the Cash Rebate accumulated in the Cardholder's account.
6. The 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.
7. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Terms and Conditions of "Up to 0.8% Cash Rebate" Scheme:

Applicable to Infinite Card / World Card / Platinum Card / Titanium Card (including Co-branded Card) Cardholder only

1. Up to 0.8% Cash Rebate ratio is only applicable to **Local Food & Beverage Spending** and **Overseas Spending** (excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong).
2. Other retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts are eligible to 0.5% cash rebate. The cash rebate cap of monthly car loan repayment is HK\$50 per transaction.
3. The monthly cash rebate is capped at 0.5% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).

Applicable to Gold Card / Classic Card (including Co-branded Card) Cardholder only

4. All retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts can enjoy 0.3% cash rebate. The cash rebate cap of monthly car loan repayment is HK\$50 per transaction.
5. The monthly cash rebate is capped at 0.3% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).

Applicable to All Cardholders (including Co-branded Cardholders)

6. Sun Life premium payment made by the Sun Life Credit Card is eligible to 0.3% cash rebate only.
7. The scheme is not applicable to Business Card.
8. Merchant category shall be determined at the sole and absolute discretion of merchant codes by Visa / Mastercard / UnionPay and the merchant acquiring bank.
9. The 0.8% cash rebate, 0.5% cash rebate and 0.3% cash rebate (where applicable) (collectively "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.
10. The following transactions are not eligible for Cash Rebate: cash advances, cash installment plan transactions (except merchant interest-free installment), bill payment transactions, balance transfers, casino, all fees and charges, any counterfeit and unauthorized transactions, cancelled or refunded transactions.
11. UnionPay Credit Card transactions made under the category of real estate, automobile, hospital and tutorial fees in Mainland China are not eligible for the Cash Rebate.
12. 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 OCBC Bank (Hong Kong) Limited (the "Bank") under any circumstances cancels the account, the Bank shall forfeit the Cash Rebate accumulated in the Cardholder's account.
13. The 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.
14. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.