



海外消費簽賬 可賺取高達HK\$600現金回贈

貴為本行的特選客戶，閣下由2025年3月1日至2025年5月31日，憑本行信用卡/扣賬卡進行海外零售簽賬並累積合資格海外簽賬額滿指定金額，可享高達HK\$600現金回贈！讓您旅遊更盡興！

累積合資格海外簽賬額	現金回贈
滿HK\$10,000至HK\$24,999	HK\$200
滿HK\$25,000或以上	HK\$600

優惠受有關條款及細則約束。

立即簽賬賺取獎賞！

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(852) 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/扣賬卡客戶專享



提提你：「借定唔借？還得到先好借！」

華僑銀行(香港)有限公司

「特選客戶海外簽賬推廣優惠」(「本推廣」)之條款及細則：

- 本推廣之推廣期由2025年3月1日至2025年5月31日為止，包括首尾兩天(「推廣期」)。
- 本推廣只適用於收到相關邀請推廣信、電郵及/或推廣電話短訊的華僑銀行(香港)有限公司(「本行」)發行之萬事達卡/Visa信用卡/Visa商務扣賬卡之主卡持有人(「合資格持卡人」)，並以本行紀錄為準。若於推廣期內進行合資格海外簽賬(定義見下文條款3)並達以下指定累積合資格海外簽賬額(定義見下文條款3)，合資格持卡人將可獲享下表所述相應的現金回贈：

累積合資格海外簽賬額滿	回贈
HK\$10,000 – HK\$24,999	HK\$200
HK\$25,000 或以上	HK\$600

- 「合資格海外簽賬」指於推廣期內以本行發行之信用卡及其附屬卡及商務扣賬卡(統稱「合資格卡」)進行並於2025年6月15日或之前成功誌賬於合資格卡賬戶之海外零售簽賬，而有關海外簽賬須(i)為根據VISA國際組織及Mastercard Asia/Pacific (Hong Kong) Limited就相關國家或地區所設定的代碼釐定為於香港以外地區進行並附有簽賬存根正本或正式交易紀錄的簽賬；及(ii)以港幣以外的貨幣進行。合資格海外簽賬的總金額(「合資格簽賬額」)將以相關合資格卡的月結單上的港元金額為準。本行將按本行全權酌情決定的匯率將合資格海外簽賬之金額兌換為港元以計算合資格簽賬額。本行沒有義務在持卡人進行簽賬之前釐定該項簽賬是否為合資格簽賬。
- 為免生疑問，以下類別的簽賬不會被視為合資格簽賬：包括但不限於現金透支、繳費賬單、籌碼兌換、銀行手續費、年費、網上支付系統繳費予指定商戶、購買及/或充值儲值卡或電子錢包的交易(包括增值金額)、過數/轉賬、未誌賬/取消/退款的交易、分拆賬單交易及其他未經許可或有舞弊/欺詐成份之簽賬。任何交易是否符合資格將根據本行的紀錄確定，而有關紀錄具終局性，並對所有客戶具約束力。
- 若有多於一張合資格卡(包括附屬卡)，本行會將所有相關合資格簽賬合併計算，以釐定合資格持卡人可獲享之回贈。
- 合資格持卡人可獲享之回贈金額應根據本行的紀錄釐定，如合資格持卡人的紀錄與本行紀錄不符，將以本行的紀錄為準並對合資格持卡人具約束力。本行保留全權絕對酌情決定任何合資格持卡人是否符合參加本推廣及獲得回贈的資格。
- 為免生疑問，每位合資格持卡人於推廣期內只可享回贈一次，而每位合資格持卡人於本推廣中可享的最高回贈金額為HK\$600。除非註明外，本推廣不可與任何其他信用卡及/或扣賬卡推廣同時享用。
- 合資格持卡人一經本行核實為可獲得回贈，回贈將於推廣期完結後之3個月內存入合資格卡賬戶內。如合資格持卡人持有多於一個合資格卡賬戶，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/或本條款及細則而毋須給予任何理由。
- 回贈只可用於抵銷合資格卡賬戶的結算結餘，不能以現金透支方式提取，以及不可轉讓予他人或兌換成現金或其他優惠。
- 合資格卡賬戶必須於本行存入回贈時維持有效及信用狀況良好，而合資格持卡人須沒有違反對其適用之所有條款及細則，否則該合資格持卡人將被終局性地視作已無條件地及不可撤銷性地放棄其於本推廣之一切權利。
- 如任何合資格海外簽賬於回贈存入合資格卡賬戶後被發現有任何舞弊/欺詐成分/退款或被取消，而於扣除相關簽賬金額後該合資格持卡人未能達到任何指定累積合資格簽賬額或僅達到較低級別的指定累積合資格簽賬額，本行有權從合資格持卡人的合資格卡賬戶或於本行維持的其他賬戶內扣取回贈之等同金額或任何現金回贈之差額(視情況而定)而毋須事先通知。
- 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/或本條款及細則而毋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。
- 任何人士若非本條款及細則的一方，不可根據《合約(第三者權利)條例》(香港法例第623章)強制執行本條款及細則的任何條文。
- 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。
- 本條款及細則受現行監管規定約束。
- 本條款及細則的中、英文版如有任何歧異之處，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(852) 2543 2223。

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Earn up to HK\$600 cash rebate when you spend overseas

As our selected customers, you can enjoy up to HK\$600 cash rebate upon conducting overseas retail transactions with your OCBC Credit Card/Debit Card and achieving the designated accumulated eligible overseas spending amount from 1 March 2025 to 31 May 2025. Enjoy your delightful trip!

Accumulative Eligible Overseas Spending Amount	Cash Rebate
HK\$10,000 – HK\$24,999	HK\$200
HK\$25,000 or above	HK\$600

Terms and conditions apply.

Earn the rewards with spending now!

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 [852] 3199 9188 for enquiries.

Download the latest mobile app now

OCBC HONG KONG



Exclusively for OCBC Credit Card/Debit Card Cardholders



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

OCBC Bank (Hong Kong) Limited

Terms and Conditions of “Selected Customers Overseas Spending Promotion” (“Promotion”):

- The promotion period is from 1 March 2025 to 31 May 2025, both days inclusive (“Promotion Period”).
- The Promotion is only applicable to the principal cardholders of Mastercard/Visa credit cards/Visa Business Debit Card issued by OCBC Bank (Hong Kong) Limited (“Bank”) who have received the relevant promotional letter, email and/or SMS invitation (“Eligible Cardholders”) according to the Bank’s record.. Eligible Cardholders will be entitled to the corresponding cash rebate (“Rebate”) as specified in the table below upon conducting Eligible Overseas Transactions (as defined under Clause 3 below) and reaching the following designated accumulated Eligible Overseas Spending Amount during the Promotion Period:

Accumulated Eligible Overseas Spending Amount	Cash Rebate
HK\$10,000 – HK\$24,999	HK\$200
HK\$25,000 or above	HK\$600
- “Eligible Overseas Transactions” refer to overseas retail transactions made with credit cards, supplementary card(s) and business debit cards issued by the Bank (collectively referred as “Eligible Cards”) during the Promotion Period and successfully posted to the Eligible Card accounts on or before 15 June 2025, which must be (i) made outside of Hong Kong according to how such country/region is coded by VISA International/Mastercard Asia/Pacific (Hong Kong) Limited and with sales slip record; and (ii) in any currency other than Hong Kong Dollars. The total spending amount (“Eligible Spending Amount”) of an Eligible Overseas Transaction will be based on the amount in Hong Kong dollars posted in the relevant Eligible Card statement. The Bank will convert the spending amount of the Eligible Overseas Transaction to Hong Kong dollars at such exchange rate as determined by the Bank at its sole and absolute discretion to calculate the Eligible Spending Amount. The Bank has no obligation to clarify whether a transaction is an Eligible Overseas Transaction before the Eligible Cardholder conducts any transaction.
- For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Transactions: including but not limited to cash advance, bill payment, casino transactions, bank fees and charges, annual fee, transaction via online payment systems to designated merchants, purchases/reloads of stored value cards or e-wallets (including top up transactions), money transfers, unposted/cancelled/refunded transactions, split bill transactions and other unauthorised transactions or fraud and abuse transactions. Eligibility of any transaction will be determined based on the Bank’s own records which shall be final, conclusive and binding on all customers.
- If there is more than one Eligible Card (including the supplementary card(s)), the Bank will consolidate all relevant Eligible Overseas Transactions for determining the Rebate entitled to the Eligible Cardholder.
- The amount of Rebate entitled to the Eligible Cardholders shall be determined by the Bank based on its record. If there is any discrepancy between the record of transaction held by an Eligible Cardholder and that record of transaction held by the Bank, the Bank’s record shall be conclusive and binding on the Eligible Cardholder. The Bank reserves the right to determine the eligibility of any Eligible Cardholder and his/her entitlement to the Rebate at its sole and absolute discretion.
- For the avoidance of doubt, each Eligible Cardholder can only enjoy the Rebate once during the Promotion Period, and the maximum Rebate amount that each Eligible Cardholder can enjoy in the Promotion is HK\$600. Unless otherwise indicated, the Promotion cannot be enjoyed in conjunction with any other credit card and/or debit card promotion(s).
- Upon successful verification by the Bank of the Eligible Cardholder’s entitlement to the Rebate, the Rebate will be credited to the Eligible Card account within 3 months after the end of the Promotion Period. If an Eligible Cardholder holds more than one Eligible Card account, the Bank may credit the Rebate to any one of the Eligible Card accounts held by the Eligible Cardholder at the Bank’s sole and absolute discretion without giving any reason therefor.
- The Rebate can only be used to offset the statement balance of the Eligible Card account and cannot be withdrawn as cash advance nor transferred or exchanged for cash or other offers.
- The Eligible Card account must remain valid and in good credit standing at the time when the Bank credits the Rebate, and the Eligible Cardholder must comply with all applicable terms and conditions; otherwise, such Eligible Cardholder will be conclusively deemed to have unconditionally and irrevocably waived all his/her entitlement and right to the Promotion.
- In case of any fraud/abuse/reversal or cancellation of any Eligible Overseas Transactions after the Rebate has been credited to the Eligible Card account, resulting in the Eligible Cardholder failing to achieve any designated accumulated Eligible Spending Amount or achieving a lower tier of designated accumulated Eligible Spending Amount only after deducting the relevant spending amount, the Bank reserves the right to debit the equivalent amount of the Rebate or any cash rebate difference (as the case may be) from the Eligible Cardholder’s Eligible Card account or any other accounts maintained at the Bank without prior notice.
- The Bank reserves the right to suspend, amend, vary and/or terminate all and any of the aforementioned privileges, the 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, the 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 may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance [Cap 623 of the Laws of Hong Kong].
- These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These terms and conditions are subject to prevailing regulatory requirements.
- If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

For enquiries, please call the OCBC Card Service Hotline at [852] 2543 2223.

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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.

Please do not reply to this email.

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