6%

AmazonG Food PandaG KeetaG KlookG KKday

5%

5%

OCBC HONG KONG

3199 9188

			HK$5,000
	HK$5,000	Amazon, Food Panda, Keeta, Klook, KKday	6%)

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852 2543 2223

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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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Attention: This email does not contain links that require you to enter any personal login credentials.

Shop Smart and Earn Up to 6% Extra Rebate on Popular Online Purchase Platforms!

OFFER DETAILS

OCBC Credit and Debit Cards bring you a rewarding online shopping experience!

From 1 May 2025 to 31 December 2025, when you spend with your OCBC Credit/Debit Card accumulating retail spending to HK$5,000 or above each month, your shopping at designated online purchase platforms in the corresponding month will be entitled to get extra rebate!

Designated Online Purchase Platforms:
Amazon, Food Panda, Keeta, Klook, KKday, Taobao, Tmall, PDD (Pinduoduo), JD.COM, MeiTuan, DianPing

New cardholder*	: Enjoy **6% extra rebate** in the first 3 consecutive months upon card issuance and 5% extra rebate in the subsequent months
Existing cardholder	: Enjoy **5% extra rebate**

Experience the safety and speed of biometric authentication for your online transactions in just a few simple steps. Please click here for details.

* New cardholder refers to the principal cardholder who has not held any OCBC Credit/Debit Card (including co-branded card) issued by the OCBC Bank (Hong Kong) Limited in the past 13 months. The 6% extra cash rebate offer is applicable only to new cardholders whose applications are successfully approved during the Promotion Period.

Terms and conditions apply.

Always bind your OCBC Credit/Debit Card along with your online shopping and enjoy the fabulous rewards!

REMINDER TO ONLINE TRANSACTION SECURITY

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.

Safeguard Your Online Transactions with Ease, please click here for details.

Download the latest mobile app now

OCBC HONG KONG

Download on the App Store

GET IT ON Google Play

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 "Earn Up to 6% Extra Rebate for Spending on Designated Online Purchase Platform" (the "Offer"):

1. The promotion period is from 1 May 2025 to 31 December 2025, both days inclusive ("Promotion Period").
2. The Offer is applicable to the principal cardholders ("Eligible Cardholder(s)") of OCBC Credit Cards, Affinity Cards, Co-branded Cards, Business Credit Cards and Business Debit Cards ("Eligible Card(s)") issued by OCBC Bank (Hong Kong) Limited (the "Bank").
3. New cardholders refer to principal card applicants who have not held any OCBC Credit Card (including co-branded card)/Debit Card issued by the Bank in the past 13 months from the approval date of the principal card. The 6% extra cash rebate offer is applicable only to new cardholders whose applications are successfully approved during the Promotion Period.
4. During the Promotion Period, the Eligible Cardholders can enjoy the Offer upon fulfilling the eligible retail transactions ("Eligible Retail Transactions") (as defined in Clause 5 and 6 below) amounted HK$5,000 or above per calendar month and the spending transactions on the designated online purchase platforms ("Eligible Online Purchase") (as defined in Clause 5 and 6 below) in the corresponding month will earn up to 6% extra rebate ("Rebate"):

Eligible Cardholders	Accumulated Eligible Retail Transactions Amount	Designated Online Purchase Platforms	Extra Cash Rebate on Designated Online Purchase Platforms
New Cardholders	HK$5,000 or above	Amazon, Food Panda, Keeta, Klook, KKday, Taobao, Tmall, PDD (Pinduoduo), JD.COM, MeiTuan and DianPing	6% extra rebate in the first 3 consecutive months upon card issuance and 5% extra rebate in the subsequent months
Existing Cardholders			5% extra rebate

5. Eligible Retail Transactions and Eligible Online Purchase refer to any retail transactions made by the Eligible Cardholders and their supplementary cardholder(s) during the Promotion Period and successfully posted to the Eligible Card account on or before 15th of the following month. The total spending amount ("Eligible Retail Spending Amount") of Eligible Retail Transaction will be based on the amount in Hong Kong Dollars posted in the relevant Eligible Card statement. If an Eligible Retail Transaction is conducted in a currency other than Hong Kong Dollar, the Bank will convert the transaction amount to Hong Kong Dollar at such exchange rate as determined by the Bank at its sole and absolute discretion to calculate the Eligible Retail Spending Amount. The Bank has no obligation to clarify whether a transaction is an Eligible Retail Transaction before the Eligible Cardholder conducts such transaction.
6. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Retail Transactions and Eligible Online Purchase: including but not limited to withdrawal amount under the Flexi-Money Interest Free Installment Plan, Easy Spending Interest-free Installment Plan, installment amount, car loan repayment amount, cash advance, bill payment, tax payment, insurance premium 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), product/service transactions at financial/non-financial institutions, money transfers, mutual fund payment, stock monthly contributions, property purchases/instalment, unposted/cancelled/refunded transactions, split bill transactions and other unauthorized transactions or fraud and abuse transactions. Eligibility of any transaction will be determined based on the Bank's record which shall be final, conclusive and binding on all customers.
7. If there is more than one Eligible Card (including supplementary card), all relevant Eligible Retail Transactions and Eligible Online Purchase will be consolidated for determining the Rebate entitled by the principal Eligible Cardholder.
8. The amount of Rebate entitled by 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 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.
9. For the avoidance of doubt, each Eligible Cardholder will be entitled to the Rebate once per calendar month during the Promotion Period, and the maximum Rebate amount that each Eligible Cardholder can enjoy the Offer is HK$500 per calendar month. Unless otherwise specified, other than the Welcome Offer for new cardholder, the Offer cannot be entitled in conjunction with any other credit card and/or debit card promotion(s).
10. 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 90 days after the end of each calendar month. 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.
11. The Rebate can only be used to offset the statement balance of the principal Eligible Card account and cannot be withdrawn as cash advance nor transferred or exchanged for cash or other offers.
12. 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 Offer.
13. In case of any fraud/abuse/reversal or cancellation of any Eligible Retail Transactions or Eligible Online Purchase after the Rebate has been credited to the Eligible Card account, resulting in the Eligible Cardholder failing to achieve Eligible Retail 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.
14. The Bank reserves the right to suspend, amend, vary and/or terminate all and any of the aforementioned privileges, the Offer 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 Offer 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.
15. 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).
16. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. 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 contact OCBC Card Centre Hotline at (852) 2543 2223.

Reminder for Terms and Conditions

The above information will be provided in an exclusively non-paper based format, physical copies are available upon request at the branches. You can download and store those terms and conditions from hyperlinks mentioned in this information material or from the Bank's website at ocbc.com.hk/cmh/files/Card/C45.pdf within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

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.

According to the Personal Data (Privacy) Ordinance, you may choose not to receive promotion materials from OCBC Bank (Hong Kong) Limited. If you no longer wish to receive any promotional materials or any commercial electronic messages from the Bank in future, please email to cardpromotion_hk@ocbc.com or mail to the Data Protection Officer of OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong. No fee will be charged. For any enquiry about this email, please contact OCBC Card Centre at (852) 2543 2223.

Security Reminder: OCBC Bank maintains strict security standards and procedures to prevent unauthorized access to information about its customers. The Bank will never contact its customers by email or otherwise and ask customers to validate personal information such as user ID, account number or password information, and will not send out emails with embedded links to other websites for transactions. If you receive such a request, you should contact OCBC Card Centre at (852) 2543 2223.

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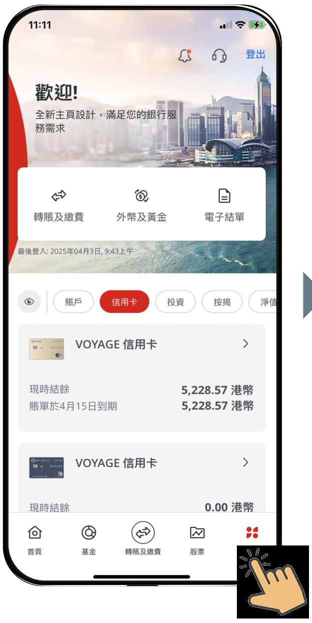
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歡迎!
全新主頁設計，滿足您的銀行服務需求
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外幣及黃金
電子結單
賬戶
信用卡
投資
按揭
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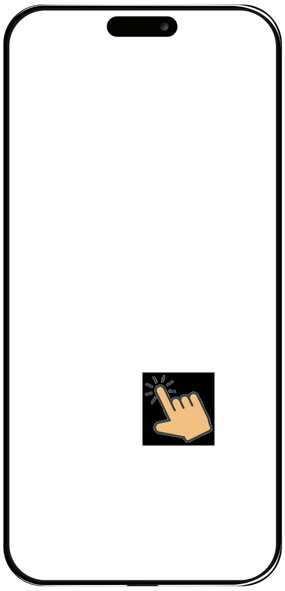

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登入管理
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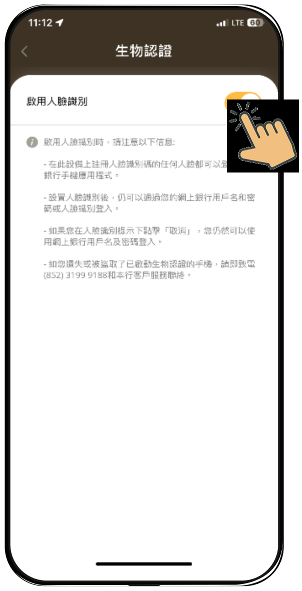
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生物認證
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11:12
啟用人臉識別
啟用人臉識別以提供更大的方便及安全
此功能提供安全的身份驗證，使您可以更方便地使用我們的銀行手機應用程式。
啟用

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請輸入發送到+852 **** 1075的驗證碼，以驗證您的手機號碼
重新發送驗證碼 [98秒]