Earn up to HK$2,000 Rewards for New Cardholders and up to 6% Rebate on Selected Popular Online Shopping Platforms

For **now** and **beyond**

Enjoy Fabulous Rewards for Dining, Shopping & Entertainment!

Introducing our new Mobile Credit Card Application Channel! Just complete the missions below, whether you're a new or existing customer, multiple rewards are waiting for you!

Application Offer: Apply via Mobile App to Get HK$200 Cash Rebate

From 1 November 2025 until 31 December 2025, apply for OCBC World Mastercard, VISA Platinum Card, or UnionPay Platinum Card through the OCBC Hong Kong mobile app*. Upon approval and card activation completion, you will get **HK$200 cash rebate**!

* Enter promo code "**CARD25**" during application to enjoy this offer.

Welcome Offer: Spend HK$4,800 within 3 Months to Get HK$300 Cash Rebate

Within 3 months of card issuance, accumulate eligible spending of HK$4,800 on your new card and earn an additional **HK$300 cash rebate**#, maximising your rewards as you spend!

This offer is exclusive to new principal cardholders of OCBC World Mastercard, VISA Platinum Card, or UnionPay Platinum Card who have not held any OCBC Credit Card (including co-branded card) issued by OCBC Bank (Hong Kong) Limited ("Bank") in the past 13 months from the approval date of the card application.

Spending Offer: Enjoy Up to 6% Extra Rebate on Selected Popular Online Shopping Platforms

From now until 31 December 2026, spend HK$5,000 or more with OCBC Credit Card on retail purchases monthly and enjoy additional rebate when you shop at designated online platforms, making your shopping experience even more rewarding!

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

- New Cardholders: Enjoy 6% cashback for the first 3 months^, then 5% for the subsequent months
- Existing Cardholders: Enjoy 5% cashback

Maximum cash rebate per month for this offer is HK$500.

^ 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 rebate is applicable only to new cardholders whose applications are successfully approved during the promotion period.

Illustrative example: Get cash rebates upon fulfilling the requirements based on the first 3 months' spending after card approval

	New Customer	Existing Customer
Application Offer	HK$200	HK$200
Welcome Offer	HK$300	Not applicable
Spending Offer	HK$1,500 for first 3 months	HK$1,500 for first 3 months
Total Rebate	**HK$2,000**	**HK$1,700**

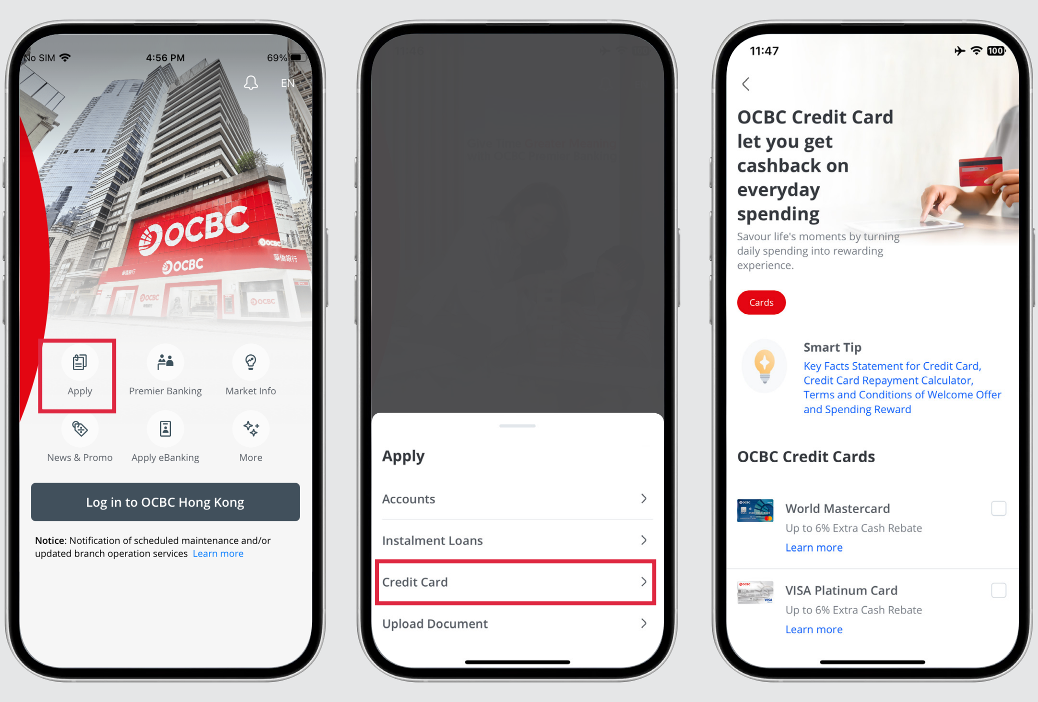
Act Now and Grasp the Offers!

Download the latest OCBC Hong Kong mobile app and apply anytime, anywhere with just your mobile phone and Hong Kong ID!

OCBC HONG KONG

Download on the App Store

GET IT ON Google Play



For enquiries, please contact the OCBC hotline:

Card Services: (852) 2543 2223

Mobile Banking App: (852) 3199 9188

Exclusively for OCBC Credit Card Cardholder

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

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General Terms and Conditions for the aforementioned promotion offers:

1. Unless otherwise specified, the promotion offers are applicable to principal cardholders ("Eligible Cardholder(s)") of OCBC World Mastercard, VISA Platinum Card, or UnionPay Platinum Card ("Designated Card(s)") issued by OCBC Bank (Hong Kong) Limited (the "Bank").
2. The amount of Cash Rebate to which the Eligible Cardholders are entitled shall be determined by the Bank based on its record. If there is any discrepancy between the record of transaction held by the Eligible Cardholder and 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 Cash Rebate at its sole and absolute discretion.
3. Unless otherwise specified, the Cash Rebate can only be used to offset the statement balance of the Designated Card account and cannot be withdrawn as cash advance nor transferred or exchanged for cash or other offers.
4. The Designated Card account must remain valid and in good credit standing at the time when the Bank credits the Cash 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 offers.
5. The Bank reserves the right to suspend, amend, vary and/or terminate all and any of the aforementioned privileges, the promotion offers 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 offers 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.
6. 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).
7. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These terms and conditions are subject to prevailing regulatory requirements.
9. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions applicable to the <u>Application Offer:</u>

1. The promotion period is from 1 November 2025 until 31 December 2025, the last day inclusive ("Promotion Period").
2. The Application Offer is only applicable to principal card applicants who submit an application for OCBC World Mastercard, VISA Platinum Card, or UnionPay Platinum Card ("Designated Card(s)") through the OCBC Hong Kong mobile app during the Promotion Period ("Eligible Cardholder(s)"). The promotional code "CARD25" must be entered at the time of application to enjoy the offer. The Application Offer is applicable to both new customer and existing customer.
3. Upon successful credit card approval, Eligible Cardholders must complete card activation within 3 months after card issuance to be entitled to get the HK$200 cash rebate ("Cash Rebate").
4. Upon successful verification by the Bank of the Eligible Cardholder's entitlement to the Cash Rebate, the Cash Rebate will be credited to the Designated Card account within 90 calendar days after confirmation of card receipt. If the Eligible Cardholder holds more than one Designate Card account, the Bank may credit the Cash Rebate to any one of the Designated Card accounts held by the Eligible Cardholder at the Bank's sole and absolute discretion without giving any reason therefor.
5. For the avoidance of doubt, each applicant, whether a new customer or an existing customer, can only enjoy the Application Offer once. The Cash Rebate to be offered will be based on the credit card that is approved first if 2 or more Designated Cards are successfully applied at the same time.

Terms and Conditions applicable to the <u>Welcome Offer:</u>

1. The Welcome offer of HK$300 cash rebate ("Cash Rebate") is only applicable to principal card applicants who submit an application for OCBC World Mastercard, VISA Platinum Card, or UnionPay Platinum Card ("Designated Card(s)") and have not held any OCBC Credit Card (including co-branded card) issued by OCBC Bank (Hong Kong) Limited (the "Bank") in the past 13 months from the approval date of the principal card applied for in this application ("Eligible Cardholder(s)").
2. Upon credit card approval, the Eligible Cardholder is required to accumulate eligible spending ("Eligible Spending") of HK$4,800 or above within 3 months after card issuance to enjoy the Cash Rebate. Eligible Spending includes retails purchase, cash advance (except the following transactions, including but not limited to loan installment repayments, bill payment transaction, unposted/cancelled/refunded/fraud/unauthorized transaction, car loan repayment amount, reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay)), and any other transactions as determined by the Bank from time to time.
3. The Cash Rebate will be directly credited to the Designated Card account of the principal cardholder within 8 weeks (based on the transaction post date) upon fulfilling the spending requirement. The Designated Card account must be valid, non-delinquent and in good financial standing at the time when the Cash Rebate is credited to the Designated Card account. Otherwise, the Bank reserves the right at its sole and absolute discretion to forfeit the Welcome Offer.
4. **<u>If the principal cardholder cancels the card within 1 year from the date of card issuance and the Cash Rebate has been credited to the card account, a handling fee of HK$488 will be charged to principal cardholder's card account without prior notice.</u>**
5. The applicant will be entitled to enjoy the Welcome Offer once. The Cash Rebate to be offered will be based on the credit card that is approved first if 2 or more Designated Cards are successfully applied at the same time.

Terms and Conditions applicable to the <u>Spending Offer</u>:

1. The promotion period is from 1 May 2025 to 31 December 2026, the last day inclusive ("Promotion Period").
2. 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.
3. During the Promotion Period, the Eligible Cardholders can enjoy the Spending Offer upon fulfilling the Eligible Retail Transactions (as defined below) amounting to HK$5,000 or above per calendar month, and making spending transactions on Eligible Online Purchases (as defined below) in the corresponding month, to be entitled to the extra cash rebate as set out in the table below ("Cash 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 cash rebate in the first 3 consecutive months upon card issuance and 5% extra cash rebate in the subsequent months
Existing Cardholders			5% extra rebate

4. "Eligible Retail Transactions" and "Eligible Online Purchases" refer to any retail transactions made by the Eligible Cardholders and their supplementary cardholder(s) during the Promotion Period and successfully posted to the relevant 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 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.
5. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Retail Transactions and Eligible Online Purchases: including but not limited to withdrawal amount under the Flexi-Money Interest Free Installment Plan, Easy Spending Interest-free Installment Plan, loan installment repayments, 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, other unauthorized transactions or fraud and abuse transactions, and any other transaction as determined by the Bank from time to time. Eligibility of any transaction will be determined based on the Bank's record which shall be final, conclusive and binding on all customers.
6. If there is more than one OCBC Credit Card (including supplementary card), all relevant Eligible Retail Transactions and Eligible Online Purchases will be consolidated for determining the Cash Rebate to which the principal Eligible Cardholder is entitled.
7. For the avoidance of doubt, each Eligible Cardholder will be entitled to the Spending Offer once per calendar month during the Promotion Period, and the maximum Cash Rebate amount that each Eligible Cardholder can enjoy under the Spending Offer is HK$500 per calendar month. Unless otherwise specified, other than the Welcome Offer for new cardholder, the Spending Offer cannot be enjoyed in conjunction with any other credit card and/or debit card promotion(s).
8. Upon successful verification by the Bank of the Eligible Cardholder's entitlement to the Cash Rebate, the Cash Rebate will be credited to the relevant card account within 90 days after the end of each calendar month. If an Eligible Cardholder holds more than one card account, the Bank may credit the Cash Rebate to any one of the card accounts held by the Eligible Cardholder at the Bank's sole and absolute discretion without giving any reason therefor.