

「高達0.8%現金回贈」計劃條款及細則：

適用於Infinite卡/World卡/白金卡/鈦金卡(包括聯營卡)之持卡人

1. 0.8%現金回贈比率只適用於所有本地食肆及海外簽賬(網上交易及在海外之港幣交易除外)。
2. 其他零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額只可獲0.5%現金回贈。每月汽車貸款供款可享之現金回贈上限為每筆港幣50元。
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0.5%計算。

適用於金卡及普通卡(包括聯營卡)之持卡人

4. 所有零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額均可獲享0.3%現金回贈。每月汽車貸款供款可享之現金回贈上限為每筆港幣50元。
5. 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0.3%計算。

適用於所有持卡人(包括聯營卡持卡人)

6. 以Sun Life永明信用卡繳付永明金融保單之保費只可獲0.3%現金回贈。
7. 計劃不適用於商務卡。
8. 有關商戶類別之定義，概以Visa、Mastercard、中國銀聯國際組織及商戶的收單行設定為準。
9. 0.8%現金回贈、0.5%現金回贈及0.3%現金回贈(如適用)(統稱為「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。
10. 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。
11. 銀聯信用卡之現金回贈不適用於中國內地進行購買物業、汽車、支付醫院費用及繳交學費的交易。
12. 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。
13. 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。
14. 中英文版本之內容如有歧義，概以英文版本為準。

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.