

1. 宏富理財VOYAGE卡成功批核後，有關持卡人（包括主卡及附屬卡持卡人）須於有關信用卡發出後首2個月內憑卡進行不少於一次交易以賺取HK\$300現金回贈（「現金回贈」），而交易並無最低簽賬要求。
Upon approval of the Premier VOYAGE Card, the relevant cardholder (including both principal cardholder(s) and supplementary cardholder(s)) is required to make no less than one transaction with no minimum spending requirement within 2 months with the card after issuance of the relevant card to enjoy HK\$300 Cash Rebate ("Cash Rebate").
2. 現金回贈只適用於此申請中信用卡主卡所批核之日期計過往13個月內未曾持有任何由華僑銀行（香港）有限公司（「本行」）發出之華僑銀行信用卡（包括聯營卡，如有）之主卡申請人。
The Cash Rebate is only applicable to principal card applicants who have not held any OCBC Credit Card(s) (including co-branded card(s), if any) issued by OCBC Bank (Hong Kong) Limited ("Bank") in the past 13 months from the approval date of the principal card applied for in this application.
3. 現金回贈將於持卡人符合簽賬要求後8星期（以交易誌賬日計）直接存入主卡持卡人的相關信用卡賬戶內。該相關信用卡賬戶必須於存入現金回贈時仍為有效、無拖欠任何信用卡賬項及信用狀況良好。否則，本行保留以其全權酌情決定取消該迎新禮品的權利。
The Cash Rebate will be directly credited to the relevant card account of the principal cardholder within 8 weeks (based on the transaction postdate) upon fulfilling the spending requirement. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Cash Rebate is credited to the relevant card account. Otherwise, the Bank reserves the right at its sole and absolute discretion to forfeit the welcome offer.
4. 申請人只可享有迎新禮品一次。如申請人同時成功申請2張或以上的華僑銀行信用卡（包括聯營卡），所得的迎新禮品則以首先成功批核的信用卡為準。
The applicant will be entitled to enjoy the welcome offer once. The welcome offer to be offered will be based on the credit card that firstly approved if 2 or more OCBC Credit Cards (including co-branded card) are successfully applied at the same time.
5. 現金回贈不可轉讓、退換或兌換現金。
The Cash Rebate is not transferable, returnable or redeemable for cash.
6. 本行有權隨時修訂有關迎新禮品條款及細則及/或終止有關迎新禮品的優惠而毋須事前另行通知。
The Bank reserves the right to amend the terms and conditions of the welcome offers and/or terminate the welcome offers without prior notice.
7. 如有任何爭議，本行保留最終決定權。
In case of disputes, the decision of the Bank shall be final and conclusive.
8. 中英文版之內容如有歧義，概以英文版本為準。
If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.