



澳門商業銀行信用卡「積分優惠計劃」禮品換領申請表格 BCM CREDIT CARD "BONUS POINT PROGRAM" GIFT REDEMPTION FORM

申請日期

Application Date: _____

卡戶資料 / Cardholder Information

卡戶姓名

Cardholder's Name: _____

信用卡號碼

Credit Card No.: _____

聯絡電話

Telephone No.: _____

禮品資料 / Gift Information

指定/推廣禮品 / Specified or promotional items

自選禮品 / Self-selected items

禮品名稱 Gift Name	禮品編號 Gift Code	數量 Qty	每件所需積分 Bonus Points Required/Unit	所需總積分 Total Bonus Points Required	所需金額 (澳門幣) Amount Required (MOP) (如適用/If applicable)
總數 / Total:					

請將換領通知書送到 (如適用) / Please send my redemption letter to (if applicable):

_____ 分行 / branch

卡戶之郵寄地址 / cardholder's mailing address

本人現申請換領以上之信用卡禮品，並已閱讀及清楚了解表格背面所載之澳門商業銀行信用卡積分優惠計劃條款及細則。本人同意授權澳門商業銀行從本人之信用卡賬戶內扣除換領上述禮品所需之積分以及有關之金額 (如適用)。如有關換領因任何原因而不成功，銀行將會另行通知本人。

I hereby apply to redeem the above-mentioned gifts with my BCM Credit Card bonus points, and I have read and agreed to be bounded by the terms and conditions of this Bonus Point Program printed overleaf. I hereby agree to authorize BCM bank to debit my Credit Card account for the required bonus points and, if applicable, the required amount for my redemption of the above-mentioned gift(s). In case of redemption failure for any reason, the bank will notify me accordingly.

卡戶簽署 / Cardholder's Signature

(必須與信用卡背面之簽署相同 / Please sign according to Credit Card's signature specimen)

商戶專用 / FOR MERCHANT USE ONLY

「免費購物」積分禮品換領時間：星期一至星期五 (早上十時至晚上六時)

"Free Shopping" Bonus Point Gift Redemption Time: Monday to Friday (10:00 a.m. - 6:00 p.m.)

如上述為卡戶於商戶自選之禮品，有關之特約商戶必須簽署以確認禮品所需積分及所需之金額 (如適用)：
The designated merchant must confirm the bonus points and the amount (if applicable) required in case the above-mentioned gift(s) is/are selected by the cardholder at the shop.

特約商戶名稱

Merchant Name: _____

特約商戶號碼

Merchant Code: _____

申請獲批核 Approved (請將獲批核之表格交回澳門商業銀行 Please return the approved form to BCM Bank)

銀行交易授權號碼 Bank's Transaction Approval Code: | | | | | | | | | |

申請不獲批核 Declined (請將不獲批核之表格即時交回給卡戶 Please return the declined form to Cardholder)

填妥表格後請致電「批核熱線」8796 8808，申請隨即批核。

Please call Approval Hotline at 8796 8808 for approval.

商戶簽署及蓋印 Merchant's Signature and Chop

Date: _____

銀行專用 / FOR BANK USE ONLY

Handled by: _____

Signature Verification: _____

FOR APPLICATION AT BRANCH

Branch/Dept. (with chop)	Handled by	Signature Verification	Remarks
Redemption Letter ref. No.:		Issue Date:	

卡戶申請信用卡禮品之方法 / Gift Redemption Method:

自選禮品 / Self-selected gifts

- 1) 於特約商戶選擇禮品後，可由商戶即場代辦申請手續。
The designated merchant will assist the cardholders in applying the gifts on site.

指定或推廣禮品 / Specified or promotional gifts

- 1) 卡主可前往有關之商戶並要求即時代辦申請手續。(只限指定或推廣禮品，現金券除外)
Cardholder can request the designated merchant to assist for the application. (Not applicable for Cash Coupon)
- 2) 卡主可前往任何一間澳門商業銀行分行辦理申請。
Cardholder can apply at any BCM branches.
- 3) 卡主可填妥申請表格，將表格傳真至 2871 0563。
Cardholder can fax the completed application form to 2871 0563.
- 4) 卡主可填妥申請表格，將表格郵寄至澳門郵政信箱 545 號。
Cardholder can mail the completed application form to Macau P.O. Box No. 545.
- 5) 卡主如已享有 BCM Net 網上銀行服務，便可於 BCM Net 內辦理有關申請。
Cardholder with BCM Net e-Banking Service can apply through BCM Net.
- 6) 卡主可經由「商業理財通」備設之「信用卡電話理財服務」辦理申請。
Cardholder can apply through TeleBCM – Credit Card Phone Banking Service.

*如經網上銀行、電話理財、傳真或郵寄方式申請，本行將於收到申請後七個工作天內發出禮品換領通知書。

The redemption letter will be sent to cardholder within 7 working days upon receipt of the application through e-Banking, telephone banking, fax or by mail.

(註：如欲查看已屆換領寬限期之積分，請參閱有關月份之信用卡月結單。)

(Remark: Please refer to relevant Credit Card statement(s) from the previous month(s) for the total number of bonus points under the grace period.)

澳門商業銀行信用卡「積分優惠計劃」

條款及細則：

1. 凡澳門商業銀行有限公司（下稱“本行”）發行及指定信用卡（下稱“信用卡”）之持卡人，包括主卡及附屬卡，均可參與澳門商業銀行信用卡「積分優惠計劃」（下稱“本計劃”）。本行有全權決定本計劃之參加資格。
2. 憑信用卡簽賬每壹元（信用卡貨幣）即可獲壹分，並以過賬日期為準。每一個月結單週期內簽賬累積之全數積分將會在週期末一次過存入賬戶，並且顯示於新一期之月結單，客戶可憑月結單上顯示之積分換領禮品。
3. 現金透支金額、換購禮品金額、分期付款金額、財務費用、逾期費用、年費及其他費用均不包括在本計劃之積分計算內。
4. 積分累積是以每類信用卡賬戶計算，即卡戶名下由本行發出之同類信用卡及其同類附屬卡簽賬或現金透支所得之積分，均會記入卡戶之相關信用卡賬戶內。如卡戶擁有兩個信用卡類別，則會有兩個總積分，如此類推。
5. 積分累積週期：
 - 5.1) 由卡戶開戶日起計，每一積分累積週期為 15 個月，並享有 3 個月禮品換領寬限期，即有效期最長達 18 個月。
 - 5.2) 每個月之信用卡結單上將會列明當月之週期內可享有之積分以及有效日期。
 - 5.3) 當一個積分週期，即 15 個月完結後，月結單會開始顯示新一個週期之積分；但持卡人仍可繼續使用上個累積週期尚未到期之積分換領禮品。
 - 5.4) 但當上個累積週期之寬限期亦屆滿時，所有於該週期內餘下之積分將會自動取消。
6. 持卡人信用卡賬戶必須有效及信用狀況良好，方可使用本計劃之積分。
7. 換領申請一經本行批核，便不能更改、取消或退回。
8. 所有本計劃之禮品換領通知書恕不掛失或補發。
9. 所有各項換領之禮品供應量及供應期有限，換罄或換領期過後即止。
10. 持卡人信用卡賬戶必須存有足夠積分，並獲本行接納其換領申請後，方可換領禮品。如有違反本計劃條款及細則或獎賞積分不足，換領申請將自動被取消。
11. 所有經本計劃換領之現金券不能兌換現金，並須遵照個別商號所列之條款及細則使用。
12. 本行並非本計劃換領之現金券、貨品或服務的供應商，故不會承擔任何有關的責任。
13. 本行概不負責禮品供應商之質素，如有任何有關事宜之爭議，均需由持卡人與有關供應商直接解決。
14. 經本計劃換領之現金券或禮品如有遺失、損壞或被竊，本行概不負責。
15. 持卡人積分的累積或換領申請，如涉及任何舞弊或欺詐成份，本行有權取消該持卡人所有已累積的獎賞積分及其信用卡。本行保留權利採取法律行動及追討持卡人換領有關現金券、禮品或服務之費用的權利。
16. 本行保留隨時修改所有條款及細則，換領時所需之積分，或終止此計劃的權利，而毋需預先通知持卡人或負擔任何責任。
17. 對於此計劃如有任何爭議，本行保留最終決定權。
18. 中、英文本若在文義上有任何分歧，概以中文為準。

BCM Credit Card “Bonus Point Program”

Terms and Conditions:

1. Holders (“the Cardholders”) of personal Credit Cards (including principal and supplementary cards) (“the Cards”) issued by Banco Comercial de Macau, S.A. (“the Bank”) are eligible to participate in this Bonus Point Program (“the Program”). The Bank has full discretion in deciding the eligibility for the program.
2. Cardholder earns 1 Bonus Point for every \$1 (card currency) spent on the cards. The bonus points accumulated from the transactions will be posted to the card account at the end of the statement cycle and printed on the upcoming credit card statement. Cardholder can use the bonus points stated on the statement for gift redemption.
3. Additional amount for cash withdrawal, gift redemption, installment, finance charges, overdue charges, annual fee and other service charges are not entitled to bonus point calculation.
4. Bonus points are accumulated based on each type of Credit Card Account (“Account”). In other words, Cardholder’s bonus points gained by his/her principal and supplementary cards under the same card type will be accumulated in the same Account. If Cardholder possesses two different card types, the bonus points will be accumulated separately for each card type, that is, two aggregated bonus points under the name of the Cardholder.
5. Bonus Point Cycle:
 - 5.1) Each bonus point cycle lasts for 15 months with an additional grace period of 3 months for gift redemption. Bonus points are valid for a maximum period of 18 months.
 - 5.2) The expiration date will be printed on the Credit Card statement.
 - 5.3) After a 15-month bonus point cycle expired, the statement will display the bonus points of the new cycle. Cardholder can still utilize the bonus points under grace period to redeem gifts.
 - 5.4) Upon the expiration of the grace period, all the outstanding bonus points earned in that particular cycle will be cancelled automatically.
6. Only those Cardholders whose card accounts are valid and in good standing will be eligible to use their bonus points.
7. Once the Bank accepts a redemption order, it cannot be changed, cancelled or refunded.
8. Report loss of the redemption letter will not be accepted. The Bank is not obliged to re-issue the redemption letter.
9. All items in the Program are only available within the promotional period while stocks last.
10. All redemption is subject to the accumulation of sufficient bonus points and the Bank’s final acceptance. Orders will be cancelled automatically in the event of insufficient bonus points or violation of terms and conditions of the Program.
11. Vouchers are not redeemable for cash and the use of vouchers will be bounded by the terms and conditions of the respective supplying companies.
12. The Bank is not a service or product supplier in this Program and has no responsibility for any matters in relation to the gifts provided by the suppliers or products and services redeemed under the vouchers.
13. The Bank will not be responsible for the quality and any matters in relation to the suppliers. Cardholders should resolve such issues directly with the suppliers.
14. The Bank is not responsible for lost, damaged or stolen vouchers or goods redeemed through the Program.
15. Fraud and abuse relating to the earning of bonus points or redemption orders may result in the forfeiture of accrued bonus points as well as the cancellation of a Cardholder’s credit card(s). The Bank reserves the right to take legal action in such cases and to recover (among others) the costs of the vouchers, products or services redeemed by the Cardholders.
16. The Bank reserves the right to change the terms and conditions, and the bonus points required herein for redemption from time to time, or to terminate the Program at any time without prior notice and has no responsibility.
17. In case of any dispute arising out of the Program, the decision of the Bank shall be final.
18. If this English version of the terms and conditions does not conform to the Chinese version, the Chinese version shall prevail.