

澳門商業銀行「信用卡分期付款計劃」條款及細則

1. 凡澳門商業銀行股份有限公司（下稱“本行”）發行之信用卡及聯營卡（下稱“信用卡”）之客戶（下稱“持卡人”），包括主卡及附屬卡，均可參與此「信用卡分期付款計劃」（下稱“本計劃”）。本行有全權決定本計劃之參加資格。
2. 分期付款金額、現金即享分期計劃、財務費用、逾期費用、年費及其他費用均不包括在積分計算內。
3. 持卡人信用卡賬戶必須有效及狀況良好，方可使用本計劃。
4. 關於本計劃的所有申請細則，包括貸款總額及分期付款期數，一經簽署作實，均不可取消或更改。
5. 於申請本計劃時，持卡人的信用卡賬戶內必需有足夠的信用額以繳付本計劃的貸款總額，並且必須經過本行批核及確認方可生效。而本行有絕對權利根據持卡人信用卡之信用狀況而決定是否接納及批准持卡人申請。
6. 所有按本計劃購買之貨品/服務均不能退回或貼換。
7. 持卡人授權本行將本計劃之貸款總額全數代為支付予有關提供該貨品/服務之商戶，並承諾以分期付款方式全數歸還予本行，而本行可不理會持卡人與商戶之間任何有違背本條款細則之協議。
8. 本計劃獲本行批准後，持卡人信用卡賬戶之信用限額將相應減低，減少之數額為貸款總額，即分期付款之總額；而信用限額將按持卡人每月繳付之供款額及於本行確切收妥供款後自動每月回增，直至全部供款完畢為止。
9. 每期供款額將於持卡人信用卡賬戶內按月扣除，並於寄予持卡人信用卡賬戶月結單內顯示為一項交易。除非在本條款內另有規定，每期供款將作為信用卡賬戶內之一項交易般處理，而持卡人應以同等方式繳付。
10. 所有用作繳付分期付款之供款均不能退回。
11. 對於任何利用本計劃購買之貨品/服務，銀行概不負責；任何有關該貨品/服務之爭議由持卡人直接與商戶解決。即使持卡人向商戶索償，亦不能免除持卡人按本計劃向銀行繳付每月之供款及其對銀行之其他責任。
12. 若持卡人於本計劃之分期付款期間，在信用卡賬單的最後付款限期一個月後仍未能繳付該月之最低付款額，本行將自動把本計劃尚餘未繳付之貸款總額全數轉入持卡人的信用卡賬戶內；其後，持卡人必須根據澳門商業銀行信用卡持卡人合約（下稱“持卡人合約”）之條款而繼續償還剩餘的供款。
13. 若持卡人在本計劃之分期付款期間，申請取消本計劃或因任何原因取消或暫停其信用卡，持卡人必須一次過清繳本計劃尚餘未繳付之貸款總額及其他有關費用。
14. 除非在此另外註明，持卡人合約應適用於本計劃之所有繳費，而每次供款均會作為信用卡賬戶內之一項交易處理。如本條款細則與持卡人合約互相抵觸，有關本計劃之付款規定，皆以本條款細則為準。
15. 本條款及細則之中、英文版本在文義上如有任何差異，概以中文為準。
16. 本同意書受澳門特別行政區法律管轄，並依據澳門法律詮釋。持卡人同意任何索償、糾紛或分歧均按澳門法律的非專屬性管轄權管轄。

BCM “Credit Card Installment 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 Credit Card Installment Program (“the Program”). The Bank has full discretion in deciding the eligibility for the program.
2. Installment amount, cash-in plan, finance charges, overdue charges, annual fee and other service charges are not entitled to bonus point calculation.
3. Only those Cardholders whose card accounts are valid and in good standing will be eligible to entitle this Program.
4. Cancellation or alternation of the application, including the Loan Amount and the Installment Period of this Program, will not be accepted upon the signing of this “Credit Card Installment Program” Agreement by the Cardholder.
5. Application of this Program is subject to the available credit limit in the Cardholder’s Credit Card Account and to acceptance by the Bank. The Bank has, at any time, full discretion in accepting or declining any application by the Cardholder.
6. All goods/services purchased under this Program may not be exchanged, returned or traded in.
7. The Cardholder authorizes the Bank on behalf to pay the approved full installment amount to the merchant and undertakes to repay the same to the Bank by monthly installment, despite any agreement between the Cardholder and the merchant being contrary to any of the above.
8. The credit limit assigned to the Cardholder’s Credit Card Account will be reduced by the total loan amount of this Program upon the approval granted by the Bank. The credit limit will be restored on monthly basis at the amount of each monthly installment, provided that the installment is duly paid and actually received by the Bank, until the end of the repayment period of this Program.
9. The amount of each installment will be debited to the Cardholder’s Card Account on a monthly basis and will be included as a transaction appearing on the statement to be sent to the Cardholder in relation to the Card Account. Save where expressly provided herein, each installment amount shall be treated in the same way as a transaction charged to Card Account and shall be paid by the Cardholder in the same manner.
10. All installment amounts paid are not refundable.
11. The Bank has no responsibility in any way for any goods/services purchased under this Program and any dispute relating to the same should be resolved by the Cardholder directly with the merchant; and no claim by the Cardholder against the merchant will relieve the Cardholder from his/her obligation to repay the monthly installments and other obligations to the bank hereunder.
12. During the repayment period of this Program, if the Cardholder fails to settle the minimum payment one month after the payment due date of his/her Credit Card Account, the Bank shall automatically post the total outstanding loan amount of this Program to his/her Credit Card Account. Thereafter, the Cardholder shall continue to be bound by all terms and conditions detailed in the Bank’s Credit Card Cardholder Agreement (“Cardholder Agreement”) to settle the outstanding balance in the Credit Card Account accordingly.
13. If the Cardholder applies to terminate this Program or, for any reason, request to cancel or suspend his/her BCM Credit Card during the period of this Program, the total outstanding loan amount of this Program will become due and the Cardholder must immediately settle the payment as well as any other charges incurred.
14. Unless otherwise provided herein, the Cardholder Agreement shall apply to payments under this Program as if each installment amount were a transaction charged or to be charged to the Cardholder’s Credit Card Account. In the event of any conflict between these Terms and Conditions and the Cardholder Agreement, the former shall prevail to the extent that the same relates to matters involving payments under this Program.
15. If the English version of the Terms and Conditions of this agreement does not conform to the Chinese version, the Chinese version shall prevail.
16. These Terms and Conditions will be governed by the Law in force in Macau and the parties concerned agree in submitting the conflicts arising from the interpretation of this Agreement or in connection with the use of BCM Credit Card to the non-exclusive jurisdiction of the Courts of Macau.