General Terms and Conditions

- 1. Welcome offer of 10,000 Asia Miles is only applicable to new applications for BNU Asia Miles Visa's Principal Card:
 - 1.1. Applicable from 13th March to 29th May 2020, inclusive for both dates;
 - 1.2. And, with a minimum of spending amount of MOP5,000 with new BNU Asia Miles Visa card in the first two months.
- 2. Only retail transactions dated from 13th March to 31st July 2020, both dates inclusive will be eligible. All other transactions such as cash advance, gaming transactions e.g. casino chips, online gambling, instalment, auto pay, finance transactions e.g. tax payment, insurance premium payment and fee charge e.g. late fee, finance charge, annual fee, cash advance fee and rejected auto pay fee will not be considered.
- 3. Eligible transactions on Supplementary Cards will be accepted under the Principal Card account.
- 4. Miles of Welcome offer will be credited to the member's account within six to eight weeks upon a minimum spending is reached as per clause 1.2 being met.
- Welcome offer of 10,000 Asia Miles replaces Welcome offer of 5,000 Bonus Miles from 13th March to 29th May 2020, inclusive of both dates.
- 6. Former BNU Asia Miles Principal Cardholders are also eligible for this application if their previous BNU Asia Miles card has been cancelled before the application period.
- 7. Starting on 1st March 2020 the following new earning proposition under the permanent offer went into effect:
 - 7.1. Local transactions (including Hong Kong and Mainland China):

Platinum Card: MOP 8= 1 Asia Mile

Gold Card: MOP 10=1 Asia Mile

7.2. Overseas transactions (subject to minimum MOP5,000 in single transaction):

Platinum Card: MOP 4= 1 Asia Mile

Gold Card: MOP 5 = 1 Asia Mile

- 7.3. If the requirement in 7.2 is not reached, the conversion rate in 7.1 will apply.
- 8. Asia Miles earned for an Eligible Transaction will be calculated at the end of the billing cycle in which the Eligible Transaction was posted to your BNU Asia Miles Visa Card account and will be credited to the respective principal Cardholders' Asia Miles membership accounts within 11 working days.
- 9. BNU reserves the right of final decision in case of any dispute.
- 10. BNU reserves the right to amend these Terms & Conditions and may withdraw or discontinue the campaign without prior notice.
- 11. Other Asia Miles terms and conditions apply.
- 12. Should there be any discrepancy or inconsistency between the Chinese, Portuguese or English version of these terms and conditions, the English version shall prevail.