

BNU American Express® Gold Card Summer Campaign 2021

Terms and Conditions:

1. BNU American Express Gold Card (“card”) Summer Campaign available to eligible cardholders with details as follows:
 - 1.1. New card offer: the customer who successfully applies a new BNU American Express Gold Card (“new cardholder”) between 15 July – 15 September, 2021 (“application period”) receives MOP 150 New Yaohan Coupons (“Coupons”);
 - 1.2. Lucky draw offer: New and existing customers (“all cardholders”) that spend an accumulated MOP1,888 or more with BNU American Express Gold Card between 15 July – 15 October, 2021 (“spending period”) can get an entry into the lucky draw to have a chance of winning one of the below prizes:

Winners	Prizes for each winner
First 30 winners	MOP 1,000 New Yaohan Coupons
31 st – 110 th winners	MOP 800 New Yaohan Coupons
111 st – 470 th winners	MOP 150 New Yaohan Coupons

2. New card offer has a limited stock and the coupons will be given on a first come first served basis;
3. Former BNU American Express Gold Cardholders are also eligible for this new card offer if their previous BNU American Express Gold card has been cancelled before the promotion period.
4. Lucky draw is subject to relevant terms and conditions as follows:
 - 4.1. Each MOP1,888 accumulated will entitle the principal cardholder to 1 lucky draw entry, up to a maximum of 10 entries.
 - 4.2. Each winner can only win 1 prize regardless of the number of lucky draw entries;
 - 4.3. All the cash advances, gaming transactions e.g. casino chips, online gambling, installment, recurring transactions, autopay, finance transactions (including tax payments, insurance premium payments) and fee charges (including late fees, finance charges, annual fees, cash advance fees and rejected autopay fees) will not be counted as eligible transactions;
 - 4.4. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent will not be considered eligible transactions;
 - 4.5. Supplementary card spending will be counted under the principal card;
 - 4.6. New cardholders are also eligible for the lucky draw subject to the terms and conditions herein;
 - 4.7. The winners will be drawn in 30 November, 2021.
 - 4.8. The drawn winner(s) will be contacted by phone; non-winners will not receive any notification;
 - 4.9. In case BNU cannot reach the winner(s) by phone or other means within 2-months after the lucky draw date, the respective prize will be assigned to a backup winner;
 - 4.10. Winners are required to collect the lucky draw prizes at BNU branches;
 - 4.11. BNU reserves the right of final decision in case of any dispute;

- 4.12. BNU reserves the right to amend these Terms and Conditions, and/or terminate this lucky draw at any time without prior notice;
5. Eligible cardholders must have a valid Macau phone number registered in BNU to be contacted by BNU staff for rewards collection;
 6. The card must be activated upon collection to be eligible to receive the rewards;
 7. Customers with any credit card overdue payment or any other overdue payment to BNU are not eligible for this campaign;
 8. New Yaohan coupons cannot be transferred, refunded, cashed or exchanged for other items;
 9. The usage of New Yaohan coupons is subject to its own terms and conditions printed on the coupon;
 10. Merchants are solely responsible for the products and services provided to the cardholders. BNU is not the provider of any of the products and/or services at the merchant and makes no representation or warranty in relation to the same;
 11. BNU reserves the right to amend these Terms & Conditions and may withdraw or discontinue the campaign without prior notice;
 12. BNU reserves the right of final decision in case of any dispute;
 13. These Terms and Conditions are available in Chinese, Portuguese and English. In case of any discrepancy or inconsistency between the different versions, the English version shall prevail.