

**BNU Credit Card Presents:
“Back to School” Spending Campaign**

Terms and Conditions

1. The Campaign “Back To School” (“Campaign”) is valid for spending in the designated merchants in Macau with BNU Credit Cards, from 15 August 2021 until 30 September 2021 (“Campaign Period”), both dates inclusive.
2. During the Campaign Period, registered clients (“Clients”) that accumulate spending of MOP 1,000 or above in the merchants designated in clause 3 are entitled to receive MOP 50 Credit Card Rebate (“Offer”).
3. The Campaign is applicable for the transactions settled with BNU Credit Cards in the following merchants during the Campaign Period:

Merchant	Information
Dr. Kong Footcare Ltd	https://www.dr-kong.com.hk/en/Stores/mcu/
Livraria Wan Tat	https://www.facebook.com/wantatbookstore/
Livraria Seng Kwong	http://www.skbooks.com.mo/
Original Technology	http://www.original.com.mo/eng/stores/stores

4. Transactions which are not settled at the above designated merchants will not be considered as eligible spending and will not be entitled to the Campaign’s Offer.
5. Consult with the merchants about the acceptance of the BNU American Express® Gold Card.
6. In the case of the transaction with decimal point, the amount will be rounded down to the closest whole number. For example, a transaction of MOP 999.99 will be rounded down to MOP 999.
7. The Offer is awarded on a first come, first served basis, while quota lasts, according to the sequence of registration as recorded in the bank’s system.
8. Clients must successfully register online for this Campaign in order to receive the Offer; for information on the registration process, clients can visit bnu.com.mo or call BNU 24-hour Service Hotline at 2833 5533.
9. During online registration in the BNU website, Clients must input valid information including the credit cardholder’s name as printed on their BNU credit card and the last 5 digits of the respective card’s number;
10. The registration page does not validate the inputted information, thus Client is responsible for ensuring the accuracy of the information before submission.
11. If the information submitted does not match the bank’s records, regardless of whether or not the Client can be identified, the registration received will be considered unsuccessful by the bank and the Client will not be eligible for this Campaign Offer.

12. In the event of incompatible device/system/software or network resulting in an unsuccessful registration, BNU shall not be responsible for such incident; Failure to register will exclude Clients from being eligible for this Campaign.
13. For all Clients successfully registered in accordance with the bank's records, all transactions made during the Campaign Period will be considered for eligibility verification.
14. Should Clients register with a Supplementary Credit Card Number, all relevant transactions made during the Campaign Period as well as the Offer shall count toward the Principal Credit Cardholder; the Supplementary Credit Cardholder shall not receive any Offer.
15. Each card account is limited to receive the Offer only once throughout the Campaign Period.
16. The following transaction types are not applicable for this Campaign: Cash advance, gaming related transactions (e.g. casino chips, online gambling), instalment, tuition fees, autopay, finance transactions (e.g. tax payment), utility bills, insurance premium payment, any types of bank charges (e.g. late fee, finance charge, annual fee, cash advance handling fee, interests and rejected autopay fee, etc.).
17. The Offer will be credited to the principal Cardholder's Credit Card account within 2 (two) months after the Campaign Period.
18. The participating credit cards must be valid and not in overdue credit status to be eligible for the Offer.
19. BNU reserves the right to amend these Terms and Conditions as well as to discontinue the Campaign at any time without prior notice.
20. In case of any dispute in relation to this Offer, the decision of BNU shall be final.
21. These Terms and Conditions are available in Chinese, English and Portuguese. In case of any discrepancy or inconsistency between the different versions, the English version shall prevail.