

BNU 120th Anniversary 12 Months, 12 Offers Campaign

Terms and Conditions

Part I – Rebate Offer

- 1. The "BNU 120th Anniversary 12 Months, 12 Offers Campaign" ("Campaign") is valid from 1 January 2022 until 31 December 2022 ("Campaign Period"), both dates inclusive, with a different offer at a new designated merchant each month (please refer to Part II of these Terms and Conditions).
- 2. Each offer is only valid during the respective month.
- 3. The Campaign is applicable for all BNU Credit Cards, but each offer is subject to the Credit Card acceptance by the designated merchants. Clients must check with the merchants beforehand.
- 4. BNU credit cardholders can enjoy MOP120 credit card rebate upon single net spending of MOP1,200 at the designed merchant of the month (please refer to Part II of these Terms and Conditions). The respective spending period is valid from the first day until the last day of each month.
- 5. The rebate will be given based on the Net Spending Amount of the Eligible Transaction reflected in the credit card account. "Net Spending Amount" refers to the final transaction amount charged.
- 6. Other conditions of the designated merchant also apply to the offer. Clients should refer to the relevant terms and conditions in Part II of these Terms and Conditions.
- 7. The rebate is limited to 1 (one) card account, per each merchant and per month. Supplementary card spending will be counted under the principal card.
- 8. The rebates are limited and given on a first come, first served basis, while quota lasts. The offer will end without prior notice when the quota is up each month.
- 9. The rebate will be credited to the principal Cardholder's Credit Card account within 2 (two) months after the respective month that the offer takes place. The eligibility of the transactions will be considered according to the bank's record.
- 10. The Offer cannot be used in conjunction with other offers in force.
- 11. Participating credit cards must be valid and not in overdue credit status to be eligible for the Offer.
- 12. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent will not be considered as eligible transactions.
- 13. BNU reserves the right to amend these Terms and Conditions as well as to discontinue the Campaign at any time without prior notice.
- 14. In case of any dispute in relation to this Offer, the decision of BNU shall be final.
- 15. 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.



Part II - Monthly Offer at designated merchant

June 2022

- 1. The "BNU 120th Anniversary 12 Months, 12 Offers Campaign Monthly Offer" ("Promotion") for <u>June 2022</u> is valid for spending at the merchant <u>BMART</u>.
- 2. The Monthly Offer is valid from <u>1 June 2022 until 30 June 2022</u> ("Promotion Period"), both dates inclusive.
- 3. During the promotion period, BNU Credit Cardholders ("Cardholders") can enjoy the below offers:
 - 3.1. MOP120 Credit Card rebate upon single net spending of MOP1,200 at BMART (as described in Part I of these Terms and Conditions);
 - 3.2. <u>15% off discount</u> upon single spending of MOP MOP1,200 or above
 - 3.3. <u>10% off discount</u> upon single spending below MOP1,200
- 4. The Promotion is applicable to all BNU Visa, Mastercard and UnionPay Credit Cardholders who use their BNU Credit Card to settle the bill.
- **5.** The Promotion is applicable to transactions that are settled with one single payment with the same BNU Credit Card.
- 6. The Promotion offers cannot be used in conjunction with other offers in force.
- 7. Discount items, fixed-price items, diapers and milk powder are not eligible for the discount offer.
- 8. The Promotion offers is not exchangeable for cash or gift.
- **9.** BNU is not the provider of these services and will not be responsible for the quality of the service or products provided. The Customer should resolve any dispute directly with BMART. BMART address: Avenida Do Ouvidor Arriaga, No. 76, R/C B, Macau, and Phone number: 2852 5393.
- **10.** BNU and BMART are not responsible for any discount coupons that are voided, misused, fraudulent or deemed invalid and will not reissue or make any special arrangements for such coupons.
- **11.** BNU and BMART reserve the right to amend these Terms and Conditions and may withdraw or discontinue the promotion without prior notice.
- **12.** BNU and BMART reserve 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.