



BNU American Express® Gold Card Acquisition Lucky Draw Campaign

Terms and Conditions

1. BNU American Express Gold Card Acquisition Lucky Draw Campaign (“The Campaign”) is valid between 1 September – 15 November, 2022 (“Campaign Period”), both dates inclusive.
2. During the Campaign Period, client who successfully applies a new BNU American Express Gold Card (“Card”) and make a single transaction of MOP 500 or more with the Card (“Eligible Clients”), (“Eligible Transaction”) is eligible to enter a Lucky Draw.
3. Each MOP 500 spent will entitle the Eligible Clients to 1 lucky draw entry, up to a maximum of 10 entries.
4. Lucky Draw Prizes details as below:

Number of winners	Prizes for each winner
1 st – 30 th Winners	MOP 10,000 Apple Coupons
31 st – 70 th Winners	iPad WIFI – 64GB
71 st – 120 th Winners	Apple Watch S7 45 MID AL MID SP GPS-ITP
121 st - 180 th Winners	Airpods Pro
181 st – 1,000 th Winners	MOP 120 credit card rebate

5. Client who applies a new Supplementary Card and make the required transactions (described in Point 2), is also considered as Eligible Client to enter the Lucky Draw.
6. In addition to the spending requirement described in Point 2, Online Retail Transactions, Retail Transactions made in MPay and Top-up in MPay are also considered as eligible transactions.
7. 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 considered as eligible transactions.
8. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent will not be considered eligible transactions.
9. Clients with any credit card overdue payment or any other overdue payment to BNU are not eligible for this campaign.
10. Clients who do not fully meet the requirement described in Point 2 on/before the campaign end date (15 November 2022) are not considered eligible for this campaign.
11. Clients who applied a BNU American Express Gold Card, principal or supplementary, before the Promotion Period and Clients who during the Promotion Period cancelled a pre-existing valid card and apply a new one in order to enjoy this Offer are not eligible for this Campaign.
12. The Lucky Draw is subject to the relevant terms and conditions described as below:
 - 12.1. The Lucky Draw will take place in December 2022. If the Lucky Draw cannot be run due to a majeure force, the Lucky Draw Date will be postponed until further notice.



- 12.2. The winners must have a valid Macau phone number registered in BNU to be contacted by BNU staff for prize collection. Non-winners will not receive any notification.
- 12.3. In case BNU cannot reach the winner(s) by phone or other means within 1-month after the lucky draw date, the prize will be forfeited.
- 12.4. Each drawn winner can only win once.
- 12.5. In case of winning Apple products or coupons, winners are required to collect the prizes at BNU branches within 1 (one) month after the contact.
- 12.6. In case of winning the credit card rebate, the rebate will be credited to the principal cardholder's card account within 1 (one) month after the lucky draw date.
- 12.7. This Lucky Draw will not have any back-up winners.
- 12.8. The card status must be valid and active upon the prize collection.
- 12.9. The colors of the prizes are given out randomly. Prizes are in good prevail and are not exchangeable.
- 12.10. Prizes cannot be transferred, refunded, cashed or exchanged for other items.
- 12.11. Once the prize is claimed, BNU will not reissue, replace, repair, maintain or make any compensation, representation and/or assume any responsibility and/or consequence for any damage, loss or theft.
- 12.12. The usage of Apple coupons is subject to its own terms and conditions printed on the coupon.
- 12.13. 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.
- 12.14. BNU reserves the right to replace the prize by any alternative gift with the equivalent value without prior notice.
- 12.15. Winners are required to maintain the Card for at least one year counting from the Lucky Draw date. Otherwise, BNU has the right to retract the amount correspondent to the earned offer, from the client's account or credit card.
- 12.16. BNU reserves the right of final decision in case of any dispute.
- 12.17. BNU reserves the right to amend these Terms and Conditions, and/or terminate this lucky draw at any time without prior notice.
13. BNU reserves the right to amend these Terms & Conditions and may withdraw or discontinue the campaign without prior notice.
14. BNU reserves the right of final decision in case of any dispute.
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.