

## BNU World Mastercard Spending Campaign

### Terms and Conditions

1. The Campaign is valid from 12 December 2022 to 31 January 2023 (both dates inclusive), (“Campaign Period”) and available only for the BNU World Mastercard Credit Card, the BNU IFTM World Mastercard Credit Card and the BNU MIE World Mastercard Credit Card (“BNU World Mastercard”).
2. During the Campaign Period, BNU World Mastercard holders (“Cardholders”) with accumulated spending of MOP2,000 (or equivalent) in overseas merchants (physical and/or online) can enjoy MOP 200 in credit card free spending (“Rebate”).
3. In the case of the transaction amount with decimal point, the amount will be rounded down to the closest whole number. For example, a transaction of MOP 1,999.99 will be rounded down to MOP 1,999.
4. The following transaction types are not applicable for this Campaign: Cash advance, gaming related transactions (e.g. casino chips, online gambling), instalment, 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.).
5. The eligible transactions for this Campaign are those classified and categorized as originating overseas merchants (physical and/or online), in accordance to the Mastercard system. Transactions performed at domestic merchants will not be counted nor included in the Campaign. In case of any disputes, the definition of eligible transactions will be determined by BNU at its sole discretion.
6. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent will not be considered eligible transactions.
7. Eligible transactions conducted by principal and supplementary cards (if any) under the same card account will be counted collectively in calculating the rebate.
8. Each card account is limited to receive the rebate only once and will be credited to the Principal Cardholder’s Credit Card account within 2 (two) months after the Campaign Period.
9. The rebate is awarded on a first come, first served basis, while quota lasts.
10. The rebate cannot be transferred, refunded, cashed or exchanged for other items.
11. The participating Cards must be valid and not in overdue credit status to be eligible for the rebate.
12. The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility under the Campaign. In case of discrepancy between the Bank's system record and details recorded on the credit card sales slips, the Bank's system record(s) shall prevail.

13. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by the Bank. In case of disputes, Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.
14. The products and services are solely provided by the merchants. BNU is not the product/service provider and will not be responsible for the quality of service/product provided. Cardholders should resolve any dispute directly with the merchants.
15. BNU reserves the right to amend these Terms and Conditions as well as to discontinue the Campaign at any time without prior notice.
16. In case of any dispute in relation to this rebate, the decision of BNU shall be final.
17. 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.