

**“Festive & Weekends Spending Reward”
BNU American Express® Gold Card Campaign**

[Offer is sold out]

Terms and Conditions

1. Promotion is exclusively for BNU American Express Gold Cardholders (“Cardholders”) and is valid during designated Festivals, Fridays, Saturdays and Sundays between January and April 2023 (“Campaign period”), namely:
 - a) January 20-29
 - b) February 3-5, 10-12, 14, 17-19, 24-26
 - c) March 3-5, 8, 10-12, 17-19, 24-26, 31
 - d) April 1-2, 5, 7-10
2. During the Campaign Period, Cardholders who accumulate spending of MOP 1,000 with their BNU American Express Gold Card (“Card”), can get 25% free credit card spending (“Rebate”) with the maximum rebate amount of MOP 1,000.
3. During the same Campaign Period, Clients who successfully apply for a BNU American Express Gold Card and make the required spending (per clause 2) with the card, can get 35% rebate and an Apple Air Pod Pro (“Gift”); maximum rebate amount is MOP 1,100.
4. Supplementary Cardholders who make the required spending are also eligible for the Rebate and will be counted separately from the principal card; the respective rebate will be credited to the principal card account.
5. In case the transaction amount has a 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.
6. **[Effective on 28 Jan 2023] - online transactions are also considered eligible for this campaign. The rebate quota for MPay transactions and top-up has sold out, hence these transactions will no longer be eligible for the accumulated spending that entitles to the rebate offer.**
7. 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.).
8. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent will not be considered eligible transactions.
9. Each card 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.

10. The Gift, as described in clause 3, is subject to the additional following terms and conditions:
 - 10.1. Each winner is limited to receive one Gift.
 - 10.2. Cardholder must have a valid Macau phone number registered with BNU to be contacted by BNU staff for gift collection and will be contacted within 2 (two) months after the Campaign Period.
 - 10.3. In case cardholder(s) cannot be reached or contacted within the 2 months mentioned above, the gift will be forfeited.
11. The rebate and the gift are awarded on a first come, first served basis, while quota lasts.
12. The rebate and the gift cannot be transferred, refunded, cashed or exchanged for other items.
13. The participating Cards must be valid and not in overdue credit status to be eligible for the rebate and the Gift.
14. 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.
15. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (when 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.
16. Once the gift 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.
17. 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.
18. BNU reserves the right to amend these Terms & Conditions and may withdraw or discontinue the campaign without prior notice.
19. BNU reserves the right of final decision in case of any dispute.
20. 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.

BNU American Express® Gold Card - Member Get Member Program

[Offer is sold out]

Terms and Conditions

1. This promotion is exclusively for BNU American Express Gold Cardholders and valid from January 20 to April 10, 2023, both dates inclusive (“Campaign Period”).
2. During the Campaign Period, an existing BNU American Express Gold Cardholder (“Referrer”) who refers 2 (two) clients (“Referred client”) that subsequently successfully apply for a principal BNU American Express Gold Card (“Card”), can get an Apple Watch S7 (“Gift”).
3. The Referred client needs to fill in an application in BNU branches. Upon card collection, the Referred client must also fill in a referral form and provide the correct Referrer’s information, including referrer’s full name, mobile phone number and last 5 digits of their BNU American Express Gold Card.
4. The Referrer must be a valid BNU American Express Cardholder, new or already existing, in order to participate in this campaign and must not be a Referred client.
5. The Referred client must successfully apply a BNU American Express card during the campaign period and activate it. In case the client collects the card and activates it up to 1 (one) month after the campaign, the Referrer can still receive the Gift. If the card’s activation occurs after 1 month, the Gift will be forfeited.
6. Client who cancelled the pre-existing BNU American Express card during the campaign period and apply a new one to enjoy this new offer will be considered ineligible.
7. Eligible Referrer must have a valid Macau phone number registered in BNU to be contacted by BNU staff for gift collection within 2 (two) months after the campaign period.
8. In case BNU cannot reach the Referrer(s) by phone or other means in 2 (two) months after the campaign period, the Gift will be forfeited.
9. The Referred card status must be valid and active upon the gift collection.
10. The gift is awarded on a first come, first served basis, while quota lasts; limited to 1 per Referrer, regardless of the number of successful referrals being more than 2.
11. The gift cannot be transferred, refunded, cashed or exchanged for other items.
12. Once the gift 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.
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.
14. The Member Get Member Program is cumulative with the “Festive & Weekends Spending Reward campaign” for both the Referrer and the Referred client. For details on the “Festive & Weekends Spending Reward campaign”, please consult [here](#) or the BNU website.

15. BNU reserves the right to amend these Terms & Conditions and may withdraw or discontinue the campaign without prior notice.
16. BNU reserves the right of final decision in case of any dispute.
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.