

BNU Pay Supermarket Spending Campaign

Terms and Conditions

1. The “BNU Pay Supermarket Spending Campaign” (“Campaign”) is valid from 1 January until 29 February, 2024 or while quota lasts (“Campaign Period”), for spending with BNU Pay.
2. The Campaign is applicable to Clients that **spend MOP100 or above in a single transaction with BNU Pay in designated Supermarkets** in Macau SAR (“Eligible Transaction”). Eligible Clients can **enjoy MOP10 Rebate per transaction** (“Rebate”).
 - 2.1. Designed Supermarkets as per follow:
 - Vang Kei Supermarket
 - Sunsco Supermarket
 - Sanmiu Supermarket
3. Clients can also enjoy the following supermarket offers (“Offers”) when using BNU Pay to settle payment:
 - 3.1. Vang Kei Supermarket - **5% shopping discount** upon spending of MOP100 or above at Vang Kei Supermarket.
 - 3.1.1. The discount offer excludes discounted items, consignment products, cigarette, milk powder, mobile phone pre-paid card, rice items, Chinese cooking oil Items, selected beverage, selected instant noodles (Hong Kong version NISSIN Demae Iccho and Cup Noodles series), Tempo tissue series, Moutai wine, cooking snack counter, fresh fruit & vegetable, frozen meat, bread & bakery, laundry and flower shop.
 - 3.2. Sunsco Supermarket - **Complimentary Vinda Mini Tissue Set** (value at MOP9.9) upon single purchase of MOP100 at Sunsco Supermarket.
 - 3.2.1. Offer is attributed on a first come first served basis while quota lasts.
4. BNU Pay can be used at designated supermarkets where UPI QR code is accepted, and Clients are suggested to check it in advance with the Merchants.
5. Each BNU Pay user can enjoy the Rebate once per day and a maximum of 5 times Rebate for each calendar month, regardless of the number of cards bound to BNU Pay.
6. 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.
7. Rebates earned by the principal and/or the supplementary cards will be credited as a lumpsum to the respective principal card account(s), within 2 (two) months after the Campaign Period. The eligibility of the transactions will be determined by the bank according to its records.
8. Spending amounts in MOP/HKD/RMB will be counted as 1:1:1. The Rebate is in MOP.

9. In the case of a transaction having a decimal point, the amount will be rounded down to the closest whole number. For example, a transaction of MOP99.99 will be rounded down to MOP99.
10. The Rebate will be given based on the final transaction amount reflected in the account linked with BNU Pay.
11. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent will not be considered eligible transactions.
12. Clients with any credit card overdue payment or any other overdue payment to BNU are not eligible for this campaign.
13. The Offer will be given on a first come, first served basis, while the monthly quota lasts. **BNU Pay Clients will be informed through the BNU App messages once the monthly quota is used up.** The quota will be replenished on the 1st day of the next calendar month.
14. The Spending Campaign will end, without prior notice, when the quota is up or when the end date of the campaign is reached, whichever happens first.
15. The Offer cannot be transferred, refunded, cashed or exchanged for other items.
16. The Rebate cannot be enjoyed simultaneously with any other campaign offers except for other BNU UnionPay campaigns in force at the same time.
17. Clients are required to keep the relevant original sales receipts and sales slips for inspection upon request by the Bank. In case of disputes, Clients are required to submit the relevant original sales receipt(s) and sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.
18. Other Terms and Conditions for the usage of BNU Pay apply and can be consulted through BNU Pay and through the bank's website.
19. **BNU and the designated supermarkets reserves the right to amend these Terms and Conditions as well as to discontinue the Campaign at any moment without prior notice.**
20. In case of any dispute in relation to this campaign, the decision of BNU shall be final.
21. 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.