注意：此電郵不會包含要求您輸入任何登錄個人資料的連結。

於熱門網上購物平台簽賬
可賺取高達6%額外現金回贈！

優惠詳情

OCBC華僑銀行信用卡及商務扣賬卡為您帶來豐富的網上購物體驗！

由即日起至2026年12月31日，憑OCBC華僑銀行信用卡/商務扣賬卡每月累積零售簽賬額滿HK$5,000或以上，並同月於指定網上購物平台之簽賬可享額外現金回贈！

指定網上購物平台：
Amazon、Food Panda、Keeta、Klook、KKday、淘寶、天貓、拼多多、京東、美團、大眾點評

新卡持卡人*： 新卡發卡後起計連續三個月享有**額外6%回贈**，隨後月份則享有額外5%回贈

現有卡持卡人： **額外5%回贈**

網上購物以生物認證進行交易，只需幾個步驟便可完成，安全快捷，詳情請按此。

* 新卡持卡人指的是在過去13個月內未曾持有由OCBC華僑銀行(香港)有限公司發出的任何OCBC華僑銀行信用卡/商務扣賬卡(包括聯營卡)的主要卡持有人。6%額外現金回贈優惠只適用於推廣期內成功批核之新卡持卡人。

優惠受有關條款及細則約束。

於網上購物平台綁定您的OCBC華僑銀行信用卡/商務扣賬卡盡享精彩獎賞！

網上交易安全提醒

為保障客戶更安全地進行網上交易，請即下載OCBC華僑銀行(香港)手機應用程式，登錄流動理財服務及確認卡號已登記於網上理財賬戶，並啟動推送通知及生物認證設定。如有關流動理財程式問題，請致電(852) 3199 9188查詢。

輕鬆幾個步驟即可保障您的網上交易，詳情請按此。

立即下載最新版本手機應用程式

OCBC HONG KONG

Download on the App Store

GET IT ON Google Play

OCBC華僑銀行信用卡/商務扣賬卡客戶專享

提提你：「借定唔借？還得到先好借！」

華僑銀行(香港)有限公司

「指定網上購物平台簽賬享高達6%額外現金回贈推廣優惠」(「優惠」)之條款及細則：

1. 本優惠之推廣期由2025年5月1日至2026年12月31日為止，包括首尾兩天(「推廣期」)。
2. 優惠只適用於由華僑銀行(香港)有限公司(「本行」)發出之華僑銀行信用卡、聯營卡、聯名卡、商務信用卡及商務扣賬卡(「合資格卡」)之主卡持卡人(「合資格持卡人」)。
3. 新卡持卡人只適用於主卡申請所批核之日期計過往13個月內未曾持有任何由本行發行出之華僑銀行信用卡(包括聯營卡)/商務扣賬卡之主卡申請人。6%額外現金回贈優惠只適用於推廣期內成功批核之新卡持卡人。
4. 推廣期內，合資格持卡人需於每個曆月內累積合資格零售簽賬(「合資格零售簽賬」)(定義見下文條款5及6)達HK$5,000或以上，並同月於指定網上購物平台之簽賬(「合資格網上購物」)(定義見下文條款5及6)方可享有高達6%額外現金回贈(「回贈」)：

合資格持卡人	累積合資格簽賬簽賬額	指定的網上購物平台	指定網上購物平台的額外現金回贈
新卡持卡人	滿HK$5,000或以上	Amazon, Food Panda, Keeta, Klook, KKday, 淘寶、 天貓、拼多多、京東、美團及大眾點評	新卡發卡後之連續三個月份享有額外6%回贈，隨後月份則享有額外5%回贈
現有卡持卡人			額外5%回贈

5. 合資格零售簽賬及合資格網上購物是指合資格持卡人及其附屬卡持卡人於推廣期內進行交易並於翌月15日或之前成功誌賬於合資格卡賬戶之任何零售簽賬。合資格零售簽賬的總金額(「合資格零售簽賬額」)將以合資格卡月結單上的港元金額為準。倘若合資格零售簽賬以港元以外的貨幣進行，本行將按本行全權酌情決定的匯率將簽賬金額兌換為港元以計算合資格零售簽賬額。本行沒有義務在持卡人進行簽賬之前釐定該項簽賬是否為合資格零售簽賬。
6. 為免生疑問，以下類別的簽賬不會被視為合資格零售簽賬及合資格網上購物：包括但不限於「靈活錢免息分期」計劃及「消費易」免息簽賬分期計劃下提取的金額、分期供款、汽車貸款供款、現金透支、繳費賬單、繳付稅項、繳付保費、籌碼兌換、銀行手續費、年費、網上支付系統繳費予指定商戶、購買及/或充值儲值卡或電子錢包的交易(包括增值金額)、金融機構/非金融機構的產品/服務交易、過數/轉賬、基金、股票之供款及樓宇買賣/供款、慈善及非牟利機構交易、未誌賬/取消/退款的交易、分拆賬單交易及其他未經許可或有舞弊/欺詐成份之簽賬。任何交易是否合符資格將根據本行的紀錄確定，而有關紀錄具終局性，並對所有客戶具約束力。
7. 若有多於一張合資格卡(包括附屬卡)，本行會將所有相關合資格零售簽賬及合資格網上購物合併計算，以釐定合資格持卡人可獲享之回贈。
8. 合資格持卡人可獲享之回贈金額應根據本行的紀錄釐定，如合資格持卡人的紀錄與本行紀錄不符，將以本行的紀錄為準並對合資格持卡人具約束力。本行保留全權絶對酌情決定任何合資格持卡人是否符合獲得回贈的資格。
9. 為免生疑問，每位合資格持卡人於推廣期內每個曆月只可享回贈一次，而每位合資格持卡人於本優惠中可享每個曆月最高回贈金額為HK$500。除非註明及新卡迎新優惠外，本優惠不可與任何其他信用卡及/商務扣賬卡推廣同時享用。
10. 合資格持卡人一經本行核實為可獲得回贈，回贈將於每個曆月完結後之90天內存入合資格卡賬戶內。如合資格持卡人持有多於一個合資格卡賬戶，本行可全權酌情決定將回贈存入合資格持卡人持有的任何一個合資格卡賬戶內，而毋須給予任何理由。
11. 回贈只可用於抵銷合資格卡賬戶的結單結餘，不能以現金透支方式提取，以及不可轉讓予他人或兌換成現金或其他優惠。
12. 合資格卡賬戶必須於本行存入回贈時維持有效及信用狀況良好，而合資格持卡人須沒有違反對其適用之所有條款及細則，否則該合資格持卡人將被終局性地視作已無條件地及不可撤銷性地放棄其於本優惠之一切權利。
13. 如任何合資格零售簽賬或合資格網上購物於回贈存入合資格卡賬戶後被發現有任何舞弊/欺詐成分/退款或被取消，而於扣除相關簽賬金額後該合資格持卡人未能達到任何指定累積合資格零售簽賬額，本行有權從合資格持卡人的合資格卡賬戶或於本行維持的其他賬戶內扣取回贈之等同金額或任何現金回贈之差額(視情況而定)而毋須事先通知。
14. 本行保留權利不時及隨時暫停、修改、更改及/或終止所有或任何上述優惠、本優惠及/或本條款及細則而無須事先通知任何客戶或取得任何客戶同意。就以上任何上述優惠、本優惠及/或本條款及細則相關或所產生之所有事宜及/或爭議，均以本行之決定及解釋(包括但不限於對本文中所有或任何定義及資格)為準，而本行之決定及解釋亦具終局性，並對所有客戶具約束力。
15. 任何人士若非本條款及細則的一方，不可根據《合約(第三者權利)條例》(香港法例第623章)強制執行本條款及細則的任何條文。
16. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
17. 本條款及細則受現行監管規定約束。
18. 本條款及細則的中、英文版如有任何歧異之處，概以英文版本為準。

如有任何查詢，請致電華僑銀行卡務中心熱線(852) 2543 2223。

Shop Smart and Earn Up to 6% Extra Rebate on Popular Online Purchase Platforms!

OFFER DETAILS

OCBC Credit and Business Debit Cards bring you a rewarding online shopping experience!

From now on 31 December 2026, when you spend with your OCBC Credit/Business Debit Cards accumulating retail spending to HK$5,000 or above each month, your shopping at designated online purchase platforms in the corresponding month will be entitled to get extra rebate!

Designated Online Purchase Platforms:
Amazon, Food Panda, Keeta, Klook, KKday, Taobao, Tmall, PDD (Pinduoduo), JD.COM, MeiTuan, DianPing

New cardholder* : Enjoy 6% extra rebate in the first 3 consecutive months upon card issuance and 5% extra rebate in the subsequent months

Existing cardholder : Enjoy 5% extra rebate

Experience the safety and speed of biometric authentication for your online transactions in just a few simple steps. Please click here for details.

* New cardholder refers to the principal cardholder who has not held any OCBC Credit/ Business Debit Cards (including co-branded card) issued by the OCBC Bank (Hong Kong) Limited in the past 13 months. The 6% extra cash rebate offer is applicable only to new cardholders whose applications are successfully approved during the Promotion Period.

Terms and conditions apply.

Always bind your OCBC Credit/Business Debit Cards along with your online shopping and enjoy the fabulous rewards!

REMINDER TO ONLINE TRANSACTION SECURITY

To secure your online transactions, please download the OCBC Bank (Hong Kong) Mobile App, log in to the mobile banking service, and ensure that your card is registered in your online banking account. Furthermore, enable push notifications and biometric authentication settings within the APP. Should you have any questions on the Mobile Banking APP, please contact (852) 3199 9188 for enquiries.

Safeguard Your Online Transactions with Ease, please click here for details.

Download the latest mobile app now

OCBC HONG KONG

Download on the App Store

GET IT ON Google Play

Exclusively for OCBC Credit Card/Business Debit Cards Cardholders

Reminder: To borrow or not to borrow? Borrow only if you can repay!

OCBC Bank (Hong Kong) Limited

Terms and Conditions of "Earn Up to 6% Extra Rebate for Spending on Designated Online Purchase Platform" (the "Offer"):

1. The promotion period is from 1 May 2025 to 31 December 2026, both days inclusive ("Promotion Period").
2. The Offer is applicable to the principal cardholders ("Eligible Cardholder(s)") of OCBC Credit Cards, Affinity Cards, Co-branded Cards, Business Credit Cards and Business Debit Cards ("Eligible Card(s)") issued by OCBC Bank (Hong Kong) Limited (the "Bank").
3. New cardholders refer to principal card applicants who have not held any OCBC Credit Card (including co-branded card)/Business Debit Cards issued by the Bank in the past 13 months from the approval date of the principal card. The 6% extra cash rebate offer is applicable only to new cardholders whose applications are successfully approved during the Promotion Period.
4. During the Promotion Period, the Eligible Cardholders can enjoy the Offer upon fulfilling the eligible retail transactions ("Eligible Retail Transactions") (as defined in Clause 5 and 6 below) amounted HK$5,000 or above per calendar month and the spending transactions on the designated online purchase platforms ("Eligible Online Purchase") (as defined in Clause 5 and 6 below) in the corresponding month will earn up to 6% extra rebate ("Rebate"):

Eligible Cardholders	Accumulated Eligible Retail Transactions Amount	Designated Online Purchase Platforms	Extra Cash Rebate on Designated Online Purchase Platforms
New Cardholders	HK$5,000 or above	Amazon, Food Panda, Keeta, Klook, KKday, Taobao, Tmall, PDD (Pinduoduo), JD.COM, MeiTuan and DianPing	6% extra rebate in the first 3 consecutive months upon card issuance and 5% extra rebate in the subsequent months
Existing Cardholders			5% extra rebate

5. Eligible Retail Transactions and Eligible Online Purchase refer to any retail transactions made by the Eligible Cardholders and their supplementary cardholder(s) during the Promotion Period and successfully posted to the Eligible Card account on or before 15th of the following month. The total spending amount ("Eligible Retail Spending Amount") of Eligible Retail Transaction will be based on the amount in Hong Kong Dollars posted in the relevant Eligible Card statement. If an Eligible Retail Transaction is conducted in a currency other than Hong Kong Dollar, the Bank will convert the transaction amount to Hong Kong Dollar at such exchange rate as determined by the Bank at its sole and absolute discretion to calculate the Eligible Retail Spending Amount. The Bank has no obligation to clarify whether a transaction is an Eligible Retail Transaction before the Eligible Cardholder conducts such transaction.
6. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Retail Transactions and Eligible Online Purchase: including but not limited to withdrawal amount under the Flexi-Money Interest Free Installment Plan, Easy Spending Interest-free Installment Plan, installment amount, car loan repayment amount, cash advance, bill payment, tax payment, insurance premium payment, casino transactions, bank fees and charges, annual fee, transaction via online payment systems to designated merchants, purchases/reloads of stored value cards or e-wallets (including top up transactions), product/service transactions at financial/non-financial institutions, money transfers, mutual fund payment, stock monthly contributions, property purchases/instalment, unposted/cancelled/refunded transactions, split bill transactions and other unauthorized transactions or fraud and abuse transactions. Eligibility of any transaction will be determined based on the Bank's record which shall be final, conclusive and binding on all customers.
7. If there is more than one Eligible Card (including supplementary card), all relevant Eligible Retail Transactions and Eligible Online Purchase will be consolidated for determining the Rebate entitled by the principal Eligible Cardholder.
8. The amount of Rebate entitled by the Eligible Cardholders shall be determined by the Bank based on its record. If there is any discrepancy between the record of transaction held by an Eligible Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Eligible Cardholder. The Bank reserves the right to determine the eligibility of any Eligible Cardholder and his/her entitlement to the Rebate at its sole and absolute discretion.
9. For the avoidance of doubt, each Eligible Cardholder will be entitled to the Rebate once per calendar month during the Promotion Period, and the maximum Rebate amount that each Eligible Cardholder can enjoy the Offer is HK$500 per calendar month. Unless otherwise specified, other than the Welcome Offer for new cardholder, the Offer cannot be entitled in conjunction with any other credit card and/or business debit cards promotion(s).
10. Upon successful verification by the Bank of the Eligible Cardholder's entitlement to the Rebate, the Rebate will be credited to the Eligible Card account within 90 days after the end of each calendar month. If an Eligible Cardholder holds more than one Eligible Card account, the Bank may credit the Rebate to any one of the Eligible Card accounts held by the Eligible Cardholder at the Bank's sole and absolute discretion without giving any reason therefor.
11. The Rebate can only be used to offset the statement balance of the principal Eligible Card account and cannot be withdrawn as cash advance nor transferred or exchanged for cash or other offers.
12. The Eligible Card account must remain valid and in good credit standing at the time when the Bank credits the Rebate, and the Eligible Cardholder must comply with all applicable terms and conditions; otherwise, such Eligible Cardholder will be conclusively deemed to have unconditionally and irrevocably waived all his/her entitlement and right to the Offer.
13. In case of any fraud/abuse/reversal or cancellation of any Eligible Retail Transactions or Eligible Online Purchase after the Rebate has been credited to the Eligible Card account, resulting in the Eligible Cardholder failing to achieve Eligible Retail Spending Amount, the Bank reserves the right to debit the equivalent amount of the Rebate or any cash rebate difference (as the case may be) from the Eligible Cardholder's Eligible Card account or any other accounts maintained at the Bank without prior notice.
14. The Bank reserves the right to suspend, amend, vary and/or terminate all and any of the aforementioned privileges, the Offer and/or these terms and conditions or any part thereof from time to time and at any time without prior notice to or consent from any customer. The Bank's decision and interpretation on all matters and/or disputes concerning or arising from any of the aforementioned privileges, the Offer and/or these terms and conditions or any part thereof (including without limitation all or any definitions and criteria herein) shall be final, conclusive and binding on all customers.
15. A person who is not a party to these terms and conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
16. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

For enquiries, please contact OCBC Card Centre Hotline at (852) 2543 2223.

Reminder for Terms and Conditions

The above information will be provided in an exclusively non-paper based format, physical copies are available upon request at the branches. You can download and store those terms and conditions from hyperlinks mentioned in this information material or from the Bank's website at ocbc.com.hk/cmh/files/Card/C45.pdf within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

Generally speaking, you may save the outstanding interest expenses by making early repayment of credit card outstanding balance. Nevertheless, you should consider the early repayment charges involved before deciding whether to pay off the repayment early or not. If you choose to pay off the repayment early, the loss may outweigh the gain as the amount of interest saved may not be enough to cover the relevant charges for early repayment. If you consider to make the early repayment, you should first check with the Bank about the total amount involved in early repayment (including credit card outstanding balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

輕鬆幾個步驟 保障您的網上交易

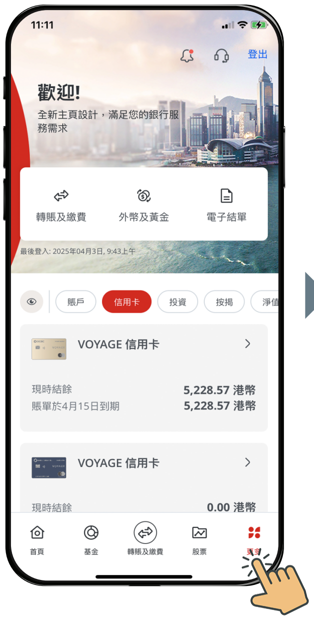
體驗安全的網上交易，只需於登錄華僑銀行(香港)手機應用程式，並啟用生物認證及推送通知，便可保障您的資訊及安心進行網上消費。

於華僑銀行(香港)手機應用程式以生物認證方式確認網上交易之步驟：

1. 啟用生物認證設定 (一次性設定)
2. 啟用推送通知設定 (一次性設定)
3. 以生物認證方式進行確認網上交易

1. 如何於您的流動電話啟用生物認證設定？

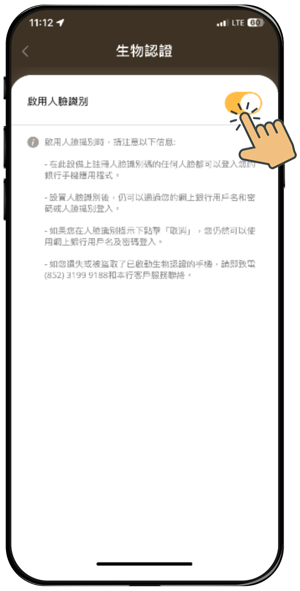
登入華僑銀行手機應用程式，於主頁右下角選擇「更多」



於「個人資料及應用程式設定」欄，選擇「登入管理」

選擇「生物認證」

閱覽注意信息，啟用「生物認證」(人臉識別/指紋辨識)



閱覽條款細則並於指定位置按✓，按「啟用」

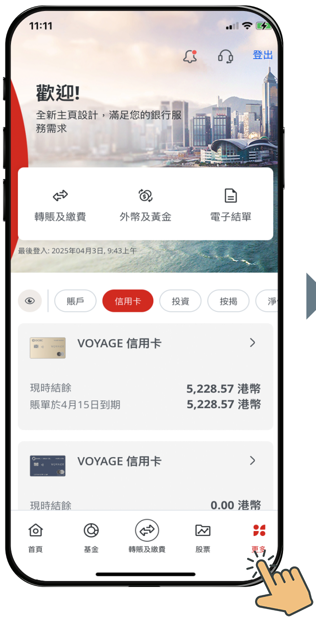
輸入一次性密碼

進行人臉識別/指紋辨識

完成啟用「生物認證」

2. 如何於您的流動電話啟用推送通知設定？

登入華僑銀行手機應用程式，於主頁右下角選擇「更多」



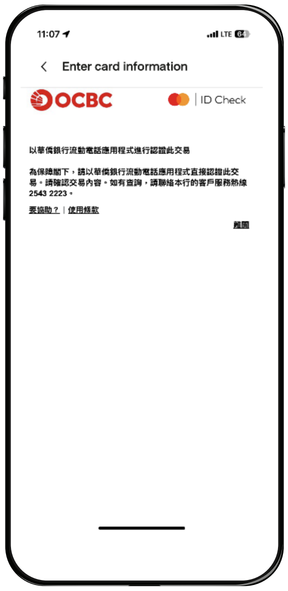
於「個人資料及應用程式設定」欄，選擇「管理通知」

啟用「服務及交易提示」，閱覽條款細則並於指定位置按✓，按「確定」

完成啟用「推送通知設定」

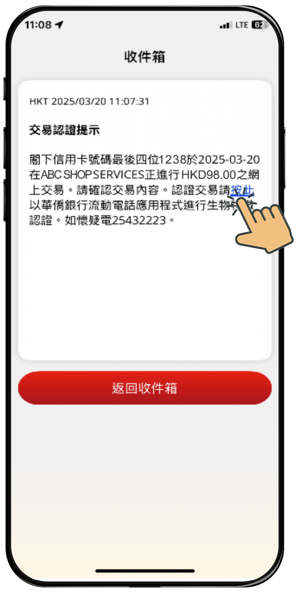
3. 如何以生物認證方式進行確認網上交易？

於商戶網站確認進行付款，畫面「以華僑銀行流動應用程式進行認證此交易」信息



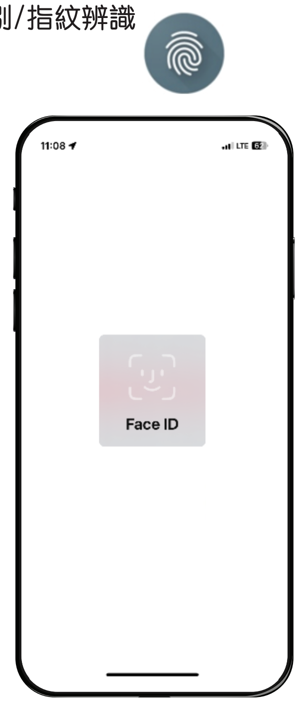
收到交易認證提示之推送通知，按「按此」或華僑銀行手機應用程式首頁按訊息標示，登入流動電話銀行

檢查交易認證提示之內容，按「按此」進行確認交易



如欲進行交易，按「確認交易」，如不欲進行交易，按「取消交易」

按「確認交易」後，進行人臉識別/指紋辨識



確定人臉識別/指紋辨識後，
完成交易認證

收到完成交易認證之推送通知

成功完成網上交易會
收到短訊通知

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Safeguard Your Online Transactions with Ease

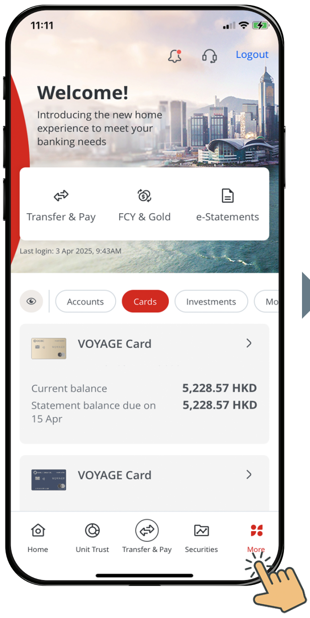
To ensure a safe online transaction experience, simply log in to the OCBC Bank (Hong Kong) Mobile App and then enable biometric authentication and push notifications settings within the app to enhance your security and protect your financial information.

Steps to authenticate online transaction in OCBC Bank (Hong Kong) Mobile App:

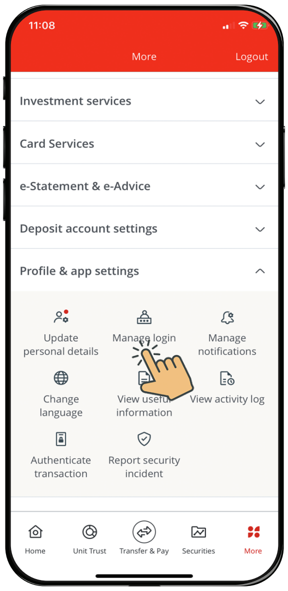
1. Enable Biometric Authentication (one-off set up)
2. Enable Push Notifications (one-off set up)
3. Proceed to confirm Online Transaction with Biometric Authentication

1. How to enable "Biometric Authentication" (Face ID/Fingerprint) on your mobile phone?

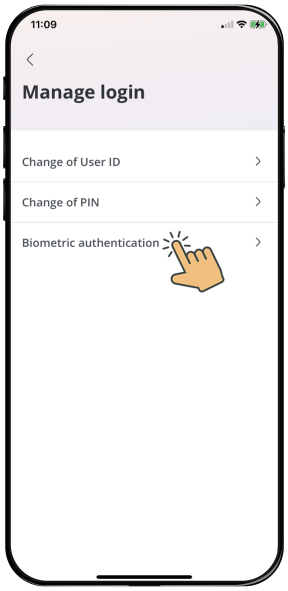
Login OCBC Mobile App and select "More" at the right bottom corner



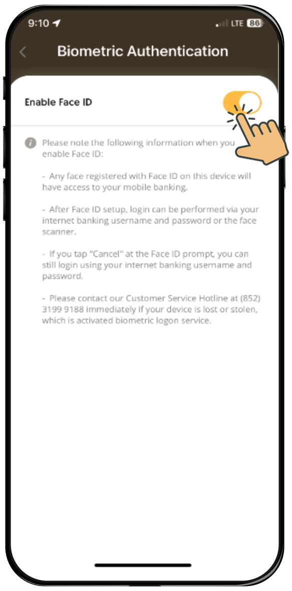
Select "Manage login" under "Profile & app settings"



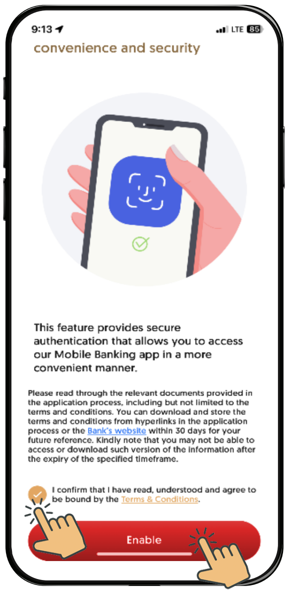
Select "Biometric Authentication"



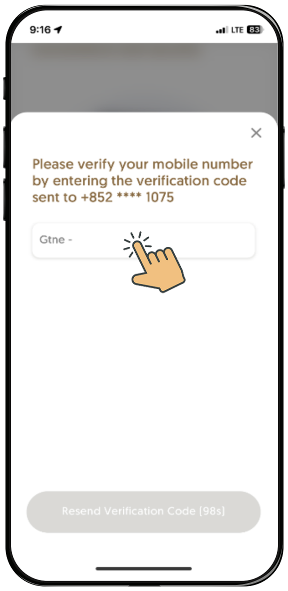
Read the information and turn on "Biometric Authentication" (Face ID/Fingerprint)



Read the T&C and click checkbox > Click "Enable" button

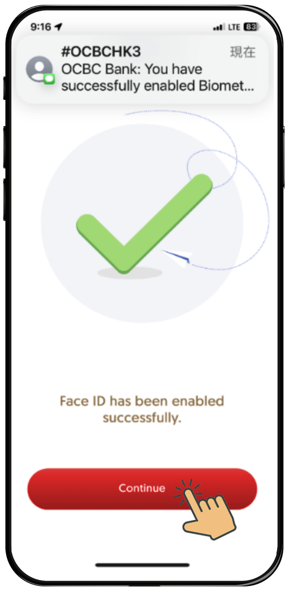


Key in SMS One-Time Password



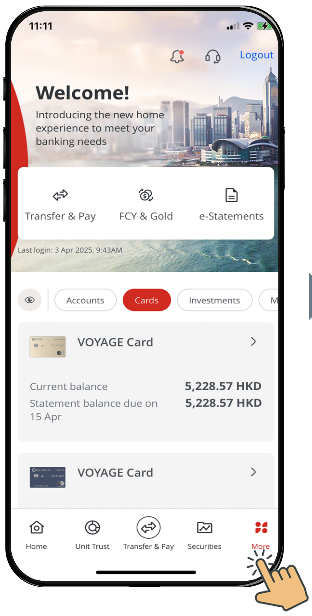
Conduct Face ID/Fingerprint confirmation

Enable the "Biometric Authentication" setting is completed

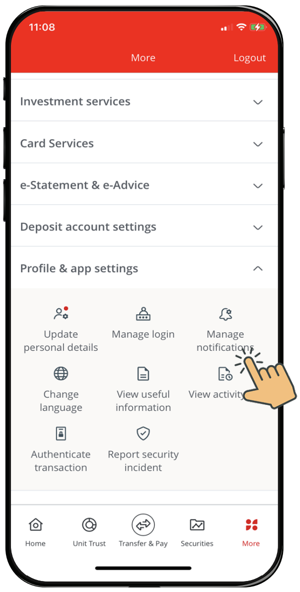


2. How to enable "Push Notification" on your mobile phone?

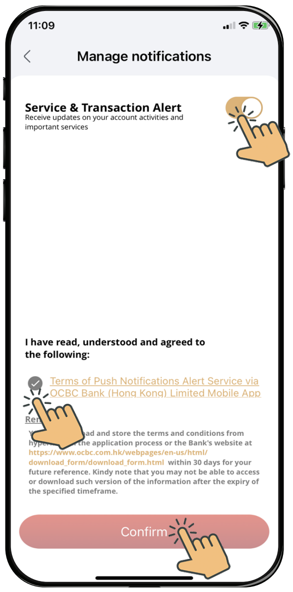
Login OCBC Mobile App and select "More" at the right bottom corner



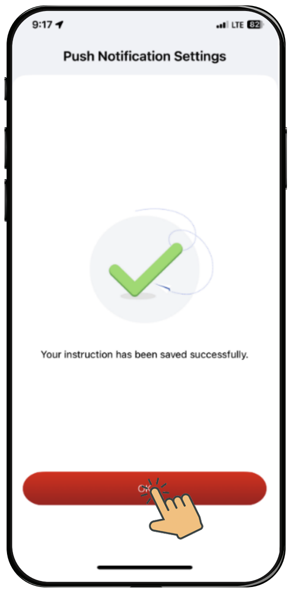
Select "Manage login" under "Manage notifications"



Turn on the "Service & Transaction Alert" and click to read the Terms and Conditions. Check the box and click "Confirm".

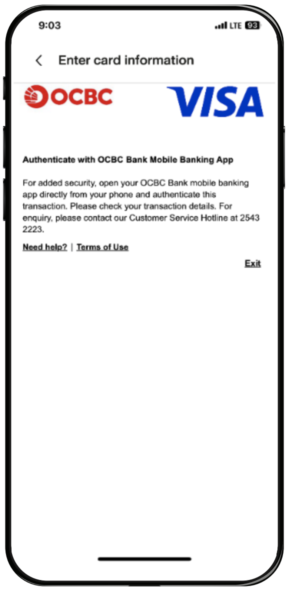


Enable the "Push Notification Settings" is completed.

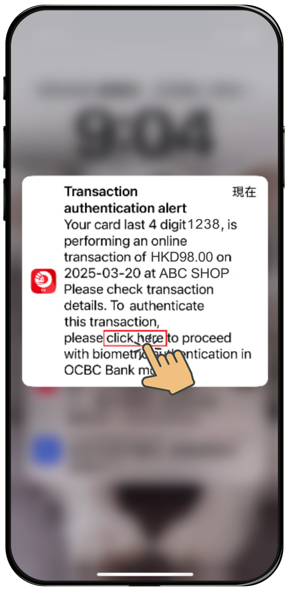


3. How to Confirm Online Transaction with Biometric Authentication?

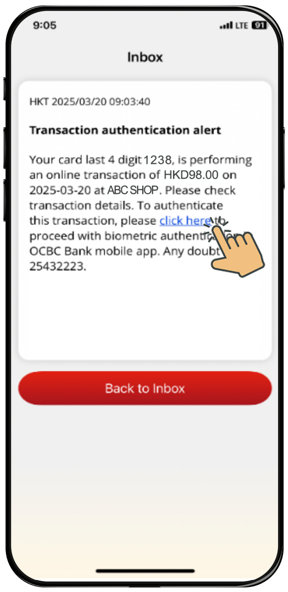
After confirming the transaction at merchant's portal, it would be prompted a message of "Authenticate with OCBC Bank Mobile Banking App".



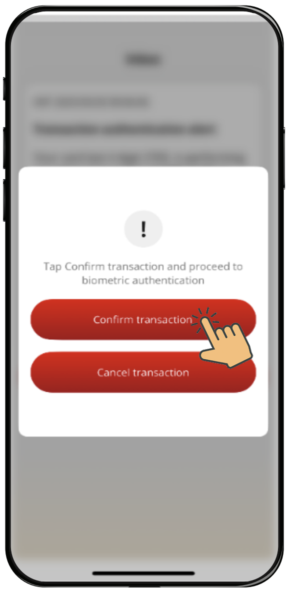
Receive a Push Notification about transaction details. Tap on "click here" on the notification or tap on the Push Notification to login OCBC (HK) mobile banking app.



Review the contents of transaction and tap on "Click here" to proceed transaction authentication.



If you would proceed the transaction, please click "Confirm transaction". If you would not proceed the transaction, please click "Cancel transaction".



After clicking "Confirm Transaction", proceed Face ID/fingerprint authentication.

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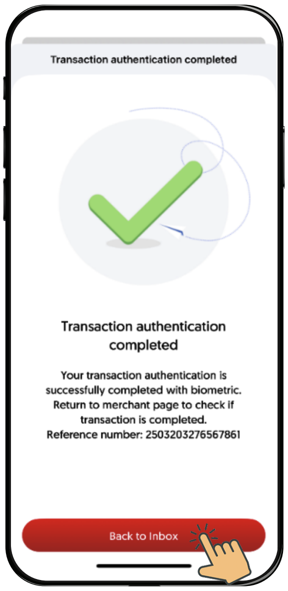
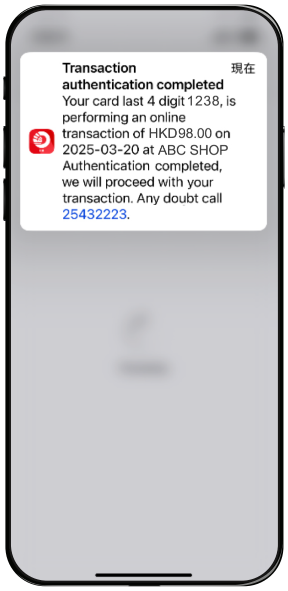
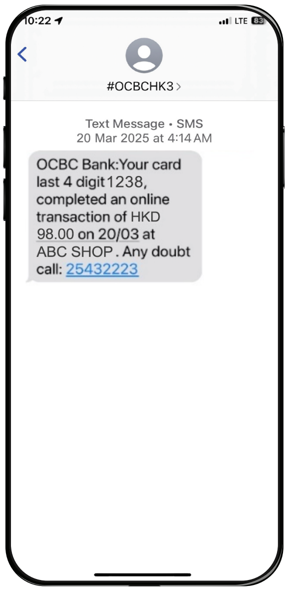
Transaction authentication completed page will be shown once the Face ID/Fingerprint is verified.



A Push Notification will be received upon transaction completed.



SMS notification will be received upon online transaction is successfully completed.



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