

「華僑永亨 VISA 商務扣賬卡旅遊禮券大抽獎」之條款及細則：

1. 是次推廣只適用於本行發出的華僑永亨 VISA 商務扣賬卡的客戶，並不適用於客戶之其他信用卡戶口。
2. 簽賬推廣期由 2018 年 12 月 1 日至 2019 年 1 月 31 日(包括首尾兩天)，所有相關之簽賬交易，均須在此期間內完成。
3. 同一持卡人以不同扣賬卡簽賬，則不得合併計算。
4. 合資格之簽賬適用於本地及海外所作之零售簽賬。惟不適用於其他簽賬項目包括但不限於自動櫃員機之任何交易、「易繳費」繳費金額、自動轉賬、八達通自動增值金額、繳付稅項、籌碼兌換、所有扣賬卡費用、未誌賬/取消/退款的交易，均不會被視為合資格交易。海外簽賬以交易金額折算後之港幣計算。
5. 抽獎機會次數以每 HK\$5,000 之倍數計算。即累積簽賬滿 HK\$5,000 可獲 1 次機會；滿 HK\$10,000 可獲 2 次機會，如此類推。
6. 抽獎結果將於 2019 年 3 月 19 日以隨機抽樣方式決定結果。是次大抽獎合共 2 名得獎者，每位客戶只可中獎 1 次。每位得獎者可獲以下禮品：

豐富禮品	得獎名額
HK\$30,000 旅遊禮券	1 名
HK\$10,000 旅遊禮券	1 名

7. 大抽獎之禮品不可兌換現金、其他獎品、轉售或轉讓他人。是次推廣安排只適用於扣賬卡仍然有效及使用狀況良好之客戶；否則，本行有權取消有關大抽獎之禮品。
8. 旅遊禮券將於 2019 年 3 月份內以掛號方式郵寄至得獎者之通訊地址。於旅遊禮券寄出時，有關扣賬卡戶口必須仍然有效及使用狀況良好。
9. 禮券一經送出，在任何情況下，均不得更改、退回或兌換現金。本行不會對任何由於損毀、遺失、塗污或被竊之禮券承擔責任及作出補發。
10. 本行並非禮品的供應商或禮券發行商，對於有關商戶所提供的產品質素、供應量及服務質素，本行概不負責。禮券的使用須受有關商戶所定的條款及細則約束。
11. 客戶必須保留所有合資格交易的簽賬存根正本或正式簽賬記錄。如有任何爭議，本行保留權利在推廣期間或期後隨時要求持卡人提供有關簽賬存根正本或正式簽賬記錄、及/或其他文件或證據，以供查閱。本行會保留所有提供予本行的簽賬存根及簽賬記錄不予歸還。
12. 客戶如有任何欺詐或濫用成份，本行即會取消該客戶獲享本推廣獎賞的資格。本行保留權利直接從有關扣賬卡賬戶內回除相等於客戶於本推廣獲享的獎賞之面值金額而毋須作事先通知。
13. 本行保留隨時更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何爭議，本行將保留最終決定權，而毋須另行通知。

“OCBC Wing Hang Visa Business Debit Card Lucky Draw Program” Terms and Conditions:

1. This program is only applicable to OCBC Wing Hang Visa Business Debit Card cardholders, excluding all other credit card types.
2. The promotional period is from 1 December 2018 to 31 January 2019 (both days inclusive). All eligible card spending transactions must be conducted during the promotional period.
3. Transactions made by different debit card accounts held by the same cardholder cannot be combined for calculation.
4. Eligible retail transactions include all posted retail transactions conducted in Hong Kong or overseas. Non-eligible transactions include but not limited to ATM transaction, Bill payment, autopay transfer, Octopus AAVS transaction, tax payment, casino transaction, all debit card fees and charges, unposted transaction, cancelled or refunded transaction. Overseas spending amount will be converted to Hong Kong dollars to calculate the spending amount.
5. The lucky draw chance is calculated in a multiple basis of HK\$5,000 accumulative retail spending. That is, one chance for HK\$5,000 spending amount while two chances for Hk\$10,000 spending amount etc.
6. The lucky draw will be held on 19 March 2019 and winners will be drawn by a computer system randomly. There will be a total of two winners and each cardholder can enjoy the prize once only. The prizes are listed as follow:

Prize	Number of Winner
HK\$30,000 Travel Coupon	One
HK\$10,000 Travel Coupon	One

7. The prizes cannot be exchanged for cash, other gifts, nor transferred to other people. The cardholder's account must be valid and in good standing during the promotional period. Otherwise, the Bank has the right to cancel the cardholder's entitlement to the prize.
8. A notification letter together with the travel coupon will be mailed to the winners by registered mail in March of 2019. The cardholder's account must be valid and in good standing at the time of letter posting.
9. Once the travel coupon has been sent, it cannot be changed, returned or exchanged for cash under any circumstances. The Bank will not be liable and reissue for any coupons that are damaged, lost, smeared or stolen.
10. The Bank is not the gift supplier or the coupon issuer. The Bank is not responsible for the quality, supply and service quality of the products provided by the merchants. The use of the coupons is subject to the terms and conditions set by the relevant merchant.
11. The cardholder must retain all original sales slips. In the event of any dispute, the Bank reserves the right to request the cardholder to submit all relevant sales slips and any further documents or evidence for inspection at any time during or after the promotional period. Sales slips submitted to the Bank will not be returned.
12. Fraud and abuse will result in the forfeiture of the cardholder's eligibility to participate in the Lucky Draw. The Bank will charge the prize amount directly to the cardholder's relevant card account without prior notice.
13. The Bank reserve the sole right to vary or cancel the offers and/or amend or alter these Terms and Conditions at any time. In case of disputes arising out of the promotion, the decision of the Bank shall be final and conclusive.