

## **Galaxy Rewards Points – Redemption Terms & Conditions**

1. ICBC Galaxy Macau Credit Card Rewards Points (hereafter referred to as Galaxy Rewards Points) is 1 Galaxy Rewards Points for every MOP 1 spent on the ICBC Galaxy Macau Credit Card. Galaxy Rewards Points are not awarded for cash advances, financial charges, annual fees, other handling fees, sales installment, cash installment, monthly statement installment, MPay and other third-party express payment, auto payment and payment at some merchants with low or zero charge rates in Mainland China and under special merchant categories, including but not limited to real estate, car sales, travel agencies, transportation, airline, fuel, wholesale, supermarkets, public hospitals, public schools, government services, charity and public utilities, etc., as well as transactions announced by ICBC (Macau) from time to time. The monthly accumulated Galaxy Rewards Points can enjoy an 18-months' validity period.
2. The ICBC Galaxy Macau Credit Card must be in good status, without any limit excess or overdue payables, and without violating the terms and conditions of the ICBC Credit Cardholder's agreement before the relevant Galaxy Rewards Points can be used.
3. Once the Galaxy Rewards Points redemption application is accepted, no changes or cancellations are allowed. The required Galaxy Rewards Points and fees will be deducted from the ICBC Galaxy Macau Credit Card. Other payment methods are not accepted. If the Galaxy Rewards Points are insufficient, the application will automatically be cancelled. The Galaxy Rewards Points that can be used to redeem gifts are subject to the accumulated Galaxy Rewards Points of the ICBC Galaxy Macau Credit Card.
4. Electronic records of redemption of gifts/services with Galaxy Rewards Points will be automatically cancelled if they are not used or converted for physical gifts within 30 days, and the relevant deducted Galaxy Rewards Points and amount will not be refunded.
5. All amounts are settled in Macau Patacas.
6. The use of gifts/ services redeemed is subject to the terms and conditions listed by individual merchants.
7. ICBC (Macau) is not responsible for redemption related gifts or services that are overdue or lost.
8. ICBC (Macau) and New Galaxy Entertainment 2006 Company Limited reserve the rights to cancel or change the qualifications, terms and conditions of this program at any time without prior notice.
9. ICBC (Macau) and New Galaxy Entertainment 2006 Company Limited reserve the right of final decision on any disputes arising from the redemption above-mentioned above.
10. In case of any discrepancy between the Chinese and English versions regarding the above terms, the Chinese version shall prevail.