Terms and Conditions of ICBC Galaxy Macau Credit Card << Swipe for Autumn Wins>>

- 1. During the promotional period from September 22 to November 23, 2025 (inclusive of both start and end dates), holders of ICBC Galaxy Macau Credit Card (specifically card numbers starting with: 62501917, 62222710, 62501931, 43776502, 45741004, and 43776509) (hereinafter referred to as the "Eligible Credit Card") who made a single transaction of MOP200 or more at the local merchants in Macau (both online and offline), customers can automatically receive one chance to enter the "Swipe for Autumn Wins" lucky draw. If the transaction occurs at designated merchants within the StarWorld Hotel / Galaxy Macau™ / Broadway Macau™, customers will receive three chances to enter the lucky draw;
- 2. The prizes of <<Swipe for Autumn Wins>> includes:

2.1 Grand Prize:

- One-night stay at Andaz Macau Standard Room with daily breakfast buffet for 2 at Andaz Kitchen
- "TAILORED FOR YOUR SENSES" 90-minutes Spa experience for 2 at Banyan Tree Spa
- MOP1,000 Galaxy Cash Voucher

2.2 2nd Prize:

- One-night stay at Andaz Macau Standard Room with daily breakfast buffet for 2 at Andaz Kitchen
- Banyan Tree Spa 60-minute massage for 2
- MOP1,000 Galaxy Cash Voucher

2.3 3rd Prize:

- One-night stay at Andaz Macau Standard Room with daily breakfast buffet for 2 at Andaz Kitchen
- MOP1,000 Galaxy Cash Voucher
- 2.4 4th Prize: MOP 8,888 spending credit for ICBC credit card, a total of 3 prizes;
- 2.5 5th Prize: MOP 1,888 spending credit for ICBC credit card, a total of 18 prizes;
- 2.6 6th Prize: MOP 688 spending credit for ICBC credit card, a total of 88 prizes;
- 2.7 7th Prize: MOP 288 spending credit for ICBC credit card, a total of 388 prizes;
- 3. During the promotional period, the net spending amount for both primary and supplementary cards will be calculated independently, with no limit on the number of entries per card; each customer can only win a prize once;
- 4. The actual transaction location, date, and amount will be based on the records within the system of ICBC (Macau), and the transactions must be recorded in the credit card account on or before November 24, 2025, to be considered eligible.
- 5. The draw date for the <<Swipe for Autumn Wins>> will be December 2, 2025;
- 6. Prize redemption details:
 - 6.1 The list of winners will be announced on the ICBC (Macau) official website on or before December 10, 2025. The grand, 2nd and 3rd prizes will be sent in the form of e-vouchers to the winners at the Galaxy Rewards Points section of ICBC (Macau) Mobile App, and winners will receive a notification SMS from ICBC (Macau). Please refer to the terms and conditions for the Galaxy Macau Luxury Hotel Package redemption and usage guidelines.
 - 6.2 Winners of the Grand Prize, 2nd and 3rd Prize must claim their prizes by December 31, 2025, or forfeit their right to the prizes, acknowledging that the prizes cannot be claimed again after the deadline;
 - 6.3 The prizes for the fourth to seventh places will be credited to the cardholder's credit card account on or before December 19, 2025. If the cardholder has any disputes regarding the prize amount or has not received the relevant rewards on time, they must call the ICBC (Macau) customer service hotline at +853 8899 5588 by December 31, 2025. Failure to do so will be considered as the cardholder's acceptance of the rewards, and they acknowledge and agree that the procedures for reissuing the rewards cannot be conducted;

- 7. To participate in the lucky draw and receive prizes, the cardholder's account must be in good standing, with no overdue payments or violations of the credit cardholder agreement. Otherwise, ICBC (Macau) reserves the right to cancel the customer's eligibility for the lucky draw and refuse to issue prizes;
- 8. Lucky draw prizes cannot be exchanged for cash or other prizes;
- 9. Eligible transactions include both online and offline card transactions, ICBC e-Payment transactions, UnionPay QuickPass transactions, and Apple Pay transactions. Ineligible transactions include, but are not limited to, the following: installment transactions, cash advances, chip exchanges, all credit card fees, and transaction categories announced from time to time. Any fraudulent transactions and other unauthorized, illegal, canceled, or refunded transactions do not qualify for participation in this event;
- 10. If the prizes in this event involve products or services procured by ICBC (Macau) from third parties, in the event of quality disputes, ICBC (Macau) may assist customers in resolving disputes only within the scope of rights specified in the relevant procurement agreement. However, ICBC (Macau) is not obligated to provide such assistance and does not guarantee the quality of the relevant products or services or assume any liability for them;
- 11. All amounts are settled in Macau Pataca;
- 12. In the transactions involved in this promotion, ICBC (Macau) is not the supplier of the products and services and assumes no responsibility for the related products and services;
- 13. In so far as permitted by the applicable laws, ICBC (Macau) and New Galaxy Entertainment 2006 Company Limited ("Galaxy") reserves the right to amend the terms and conditions, amend or terminate the offer anytime without prior notice to cardholders, and is not liable for the consequences of the aforementioned changes;
- 14. ICBC (Macau) and Galaxy shall have full and sole authority to interpret all rules relating to the promotion and resolve any disputes;
- 15. The Chinese version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Galaxy Macau Luxury Hotel Package redemption and usage guidelines

- 1. Winners must present their ICBC Galaxy Macau credit card (or show the ICBC Galaxy Macau credit card within the ICBC (Macau) mobile app) along with the e-voucher at the Promenade East Concierge (next to McDonald's) to collect their prize by December 31, 2025;
 - 1.1. Locate the e-voucher from: ICBC (Macau) mobile app -> e-Life -> Galaxy Rewards Points Section -> My Vouchers;
 - 1.2. Operations hours of the Promenade East Concierge: Daily from 11:00 AM to 10:00 PM;
- 2. All vouchers (including Hotel Gift Certificate, Banyan Tree Spa Vouchers, and Galaxy Cash Vouchers) are valid from January 1, 2026, to June 30, 2026;
- 3. Hotel stay are only valid for use from Sunday to Thursday and are not applicable on specified dates: January 1, February 17 to February 22, April 3 to April 5, May 1 to May 5, May 10 to May 14, May 17, May 24, June 7, June 14, June 21 to June 24, and June 28 of 2026; other dates will depend on actual occupancy conditions;
- 4. Banyan Tree Spa Vouchers and Galaxy Cash vouchers do not have any blackout dates;
- 5. All vouchers must be used before the expiration date; if not redeemed or if expired, they cannot be refunded or exchanged for cash;
- 6. All vouchers are non-transferable, non-refundable, and cannot be exchanged for cash or other products or services;
- 7. Lost vouchers will not be reissued or refunded;
- 8. The terms and conditions for the use of all vouchers are subject to the discretion of New Galaxy Entertainment 2006 Limited;
- 9. In case of any disputes, New Galaxy Entertainment 2006 Limited reserves the right of final decision.