

# 客户重要通知

## Important Notice to Customers



### 优化「贵宾理财」/「智选理财」积分奖赏计划

由二零一五年五月四日起，本行「贵宾理财」/「智选理财」之客户透过货币转存交易、债券买卖交易、购买家居财物保险及家佣保险均可获取奖赏积分。客户享用本行优越服务之同时，更可累积奖赏积分，凭奖赏积分换取礼品或支付服务费用，尽享多重优势。有关换领奖赏积分之详情如下：

于二零一五年五月四日起，新增下列可获取奖赏积分<sup>4</sup>之交易项目：

交易类别 <sup>1</sup>	可获取之积分
货币转存	1奖赏积分（每25,000澳门元之交易金额）
债券买卖	1奖赏积分（每10,000澳门元之交易金额）
家居财物保险	1奖赏积分（每150澳门元之保费金额）
家佣保险	1奖赏积分（每150澳门元之保费金额）

此外，客户选用下列服务，可继续赚取奖赏积分<sup>4</sup>：

交易类别 <sup>1</sup>	可获取之积分
认购基金	1奖赏积分（每2,500澳门元之交易金额）
认购结构性产品	1奖赏积分（每2,500澳门元之交易金额）
股票买卖（包括买入及卖出之交易）	1奖赏积分（每25,000澳门元之交易金额）
叙做货币挂钩投资、外币买卖 <sup>2</sup> （只适用于账户间之外币转账）	1奖赏积分（每25,000澳门元之交易金额）
外汇孖展买卖	1奖赏积分（每25,000美元之交易金额）
人寿保险：年缴保费（适用于首年及包括附加保障）	1奖赏积分（每500澳门元之保费金额）
人寿保险：一笔缴付 / 额外缴付保费	1奖赏积分（每2,500澳门元之保费金额）
旅游保险	1奖赏积分（每150澳门元之保费金额）
叙做定期存款 <sup>3</sup> （存款期最少一个月）	1奖赏积分（每100,000澳门元之交易金额）
汇款	2奖赏积分（每次交易）

如有查询，请与本行支行职员联络、致电本行客户服务热线8291 1138 或登入本行网址[mo.ccb.com](http://mo.ccb.com)。

注：

1. 联名户口持有人须填妥表格以指定其中一位户口持有人作为代理人方可获享奖赏积分，换领及领取奖赏。
2. 不适用于港元兑换澳门元之交易，反之亦然。
3. 不适用于定期存款续期。
4. 积分奖赏受「贵宾理财/智选理财积分奖赏计划」条款和条件所约束，并且不可与其他折扣或优惠同时享用。

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### Enhancement of Premier Banking/Wise Banking Bonus Point Scheme

Effective from May 4, 2015, Premier Banking/ Wise Banking customers will enjoy bonus points for using our Currency Switching Transactions Service, Bond Trading Service, Home Contents Insurance and Domestic Helper Insurance service. To accumulate bonus points while using our superb services and redeem the bonus points for gift or settlement of service fees. Details of enhanced bonus point scheme are shown as follows:

New transaction types eligible for bonus points <sup>4</sup> effective from May 4, 2015:

Transaction Type <sup>1</sup>	Bonus Points Earned
Currency switching Transactions	1 Bonus Point (for every MOP25,000 of transaction amount)
Bond Trading	1 Bonus Point (for every MOP10,000 of transaction amount)
Home Contents Insurance	1 Bonus Point (for every MOP150 of premium amount)
Domestic Helper Insurance	1 Bonus Point (for every MOP150 of premium amount)

In addition, customers can continue to earn bonus points <sup>4</sup> for choosing the selected services below:

Transaction Type <sup>1</sup>	Bonus Points Earned
Mutual Fund Subscription	1 Bonus Point (for every MOP2,500 of transaction amount)
Structured Products Subscription	1 Bonus Point (for every MOP2,500 of transaction amount)
Securities Trading (both buy and sell transactions)	1 Bonus Point (for every MOP25,000 of transaction amount)
Currency Linked Investment Placement, Foreign Currency Trading <sup>2</sup> (only applicable to foreign exchange via account transfer)	1 Bonus Point (for every MOP25,000 of transaction amount)
FX Margin Trading	1 Bonus Point (for every USD25,000 of transaction amount)
Life Insurance with Annual Premium (applicable for first year of the policy and including riders)	1 Bonus Point (for every MOP500 of premium amount)
Life Insurance with Single Premium/ Dump in	1 Bonus Point (for every MOP2,500 of premium amount)
Travel Insurance	1 Bonus Point (for every MOP150 of premium amount)
Time Deposit Placement <sup>3</sup> (at least 1 month tenor)	1 Bonus Point (for every MOP100,000 of transaction amount)
Remittance	2 Bonus Points (for every transaction)

For enquiry, please contact our subbranch staff, call our Customer Service Hotline at 8291 1138 or visit [mo.ccb.com](http://mo.ccb.com).

Note:

1. In case of a joint account, one of the account holders shall be appointed as nominee to earn bonus points, redeem and collect the rewards.
2. Not applicable to the exchange transaction of HKD to MOP and vice versa.
3. Not applicable to time deposit renewal.
4. The bonus point rewards are bounded by the "Terms and Conditions for Premier Banking/ Wise Banking Bonus Point Scheme" and cannot be enjoyed in conjunction with exceptional pricing discount or other promotional offers.