2026
信用卡積分換領計劃

查詢熱線：2872 5113
www.luxobank.com.mo

澳門國際銀行
LUXO INTERNATIONAL BANKING LTD.
澳門國際銀行集團成員 A Member of JIB Group

現金券

MC0001 **麥當勞現金券-MOP10** BP:2,500印	TF0001 **泰豐國際市場現金券-MOP50** BP:35,000印	TF0002 **新葡國際市場現金券-MOP50** BP:35,000印
MC0002 **麥當勞禮卡MOP30** BP:4,000印	TF0003 **新葡國際市場現金券-MOP50** BP:35,000印	TF0004 **加德仕入油券-MOP100** BP:25,000印
MC0003 **Esso 入油券-MOP100** (MOP0用) BP:25,500印	TF0005 **加德仕入油券-MOP100** BP:25,000印	TF0006 **加德仕入油券-MOP100** (MOP0用) BP:25,000印
MC0004 **Esso 入油券-MOP100** (MOP0用) BP:25,500印	TF0007 **加德仕入油券-MOP100** (MOP0用) BP:25,000印	TF0008 **信用卡免找數現鈔1100元** BP:20,000印
MC0005 **「鳳凰取優」1,000蛋糕** BP:25,000印		

*各找數現鈔現金券或現成交收據直接存入帳戶，非直接合行現金。

客戶可自定分行領現金券

床上用品

CA0001 **Casablanca 沙嗲手巾頸枕** 40cm x 13cm BP:20,000印	CA0002 **Casablanca 750 針純棉印花系列全家福床組** 6尺*6尺*2尺*2尺(兩個枕頭) BP:28,000印	CA0003 **CASA 十義系線紙盒短褲** 35cm x 50cm BP:34,000印
CA0004 **Casablanca 750針純棉印花系列雙人被套** 6尺*6尺 BP:74,000印	CA0005 **Casablanca 750針純棉印花系列雙人床組** 6尺*6尺*2尺*2尺(兩個枕頭) BP:146,000印	CA0006 **Casablanca 750針純棉印花系列雙人被套** 6尺*6尺 BP:146,000印
CA0007 **Casa Cabin 1200 四件精棉布印花系列雙層被** 6尺*6尺*2尺*2尺(兩個枕頭) BP:146,000印	CA0008 **Casablanca 1200 四件精棉布印花系列雙層被** 6尺*6尺*2尺*2尺(兩個枕頭) BP:146,000印	CA0009 **冬天厚毛毯** 5尺*7尺 BP:72,000印

領取地點:卡數天鵝床上用品專門店
地址:澳門望廈河南友聯大廈13-5號下
電話:2856 8882

家電器器

RG001 **TOSHIBA 雲吸吸機 12"** BP:1,200,000印	RG002 **NODEA 電壓器 1100W** BP:109,000印	RG003 **BEURER 非接觸測溫儀** BP:1,200,000印
RG004 **TOSHIBA 電壓表 1L** BP:167,000印	RG005 **BASONIC 電熱水瓶 5L** BP:125,000印	RG006 **HITACHI 電飯煲(圓)1000W** BP:186,000印
RG007 **TOSHIBA 熱波罐 20L** BP:180,000印	RG008 **MITSUBISHI 水點開濾水器套裝** BP:167,000印	

來來電器取貨地點

蔡廷士供電局	澳門蔡廷士大馬路181-183號來來集團大廈2樓 2836 8600
關閘分店	澳門馬場大路14號怡達廣場第三座地下A號 2842 5300
華福基材旗艦店	澳門柯基利路馬路200-200號華福基材第一座地下A座C,F座 2883 0982
賀輪士分店	澳門望廈馬路16-16E號賀輪士商業中心2樓 2821 5807

家電器器

EG001 **APPLE AirPods 4 無線耳機** BP:2,750,000印	EG002 **愛家電淨熱飲水機** BP:506,000印	EG003 **DYSON 風筒** BP:3,122,000印
EG004 **PHILIPS Sonicare DiamondClean 電動牙刷** BP:1,900,000印	EG005 **德國家電碗光燈熱碟** BP:1,394,000印	EG006 **BRAUN 剪須修整刀** BP:1,243,000印
EG007 **德國家電樂式燈熱水器** BP:1,000,000印	EG008 **德國家電樂式燈可熱水器** BP:1,000,000印	EG009 **DELONGHI 全自動新鮮咖啡機** BP:750,000印

領取地點:金龍電器
電話:2893 1339
孫子基伯利門市:澳門沙梨頭南街信和廣場第三座地下AA-AB舖

精美禮品

FG001 **超級馬里奧大富翁** BP:36,000印	FG002 **Kamachi 羽毛球拍** BP:2,000印	FG003 **Play-Doh 雪糕造型車多** BP:31,000印
FG004 **桌上足球彈珠台** BP:31,000印	FG005 **GoFit 環型拉力帶套裝** BP:20,000印	FG006 **My Photo-clip 雪梨筆** BP:15,000印
FG007 **Nikko 400ml 提子水樽** BP:13,000印	FG008 **Kamachi 羽毛球拍** BP:43,000印	FG009 **Eagle 450ml 保溫杯** BP:21,000印

領取地點:敦富商業中心
地址:澳門至上環馬路47號A地下
電話:2830 9617

您可透過以下方式換領精分禮品:

1.手機銀行

登入並點擊"信用卡"-"積分商城"功能表，進入商城選擇商品按步驟兌換

立即體驗

2.網頁

瀏覽本行官網，點擊"信用卡"頁面，並登入"積分商城"平台，進入平台選擇商品按步驟兌換

3.本行官方網頁

於本行官方網頁下載並填妥"積分換領表格"，並傳真至信用卡部2872 2751

如有任何查詢，
可於辦公時間內致電信用卡專員熱線(853) 2872 5113。

「積分換領計劃」活動條款

1.本計劃適用於所有澳門國際銀行(「本行」)信用卡持卡人(「持卡人」)。本行保留有權修改或取消本計劃或任何其中之條款及細則。積分獎勵為每筆簽帳消費滿港幣5元可獲1分。例如：消費港幣1,000元，可獲200分。消費港幣5,000元可獲1,000分。

2.持卡人須在本計劃期內(以下簡稱「計劃期內」)累積足夠積分以換領本計劃內之禮品。

3.本計劃內之禮品(以下簡稱「禮品」)數量有限，本行有權隨時增減禮品數量及禮品種類。

4.(a)(i)(ii)(iii)(iv)(v)(vi)(vii)(viii)(ix)(x)(xi)(xii)(xiii)(xiv)(xv)(xvi)(xvii)(xviii)(xix)(xx)(xxi)(xxii)(xxiii)(xxiv)(xxv)(xxvi)(xxvii)(xxviii)(xxix)(xxx)(xxxi)(xxxii)(xxxiii)(xxxiv)(xxxv)(xxxvi)(xxxvii)(xxxviii)(xxxix)(xxxx)(xxxxi)(xxxxii)(xxxxiii)(xxxxiv)(xxxxv)(xxxxvi)(xxxxvii)(xxxxviii)(xxxxix)(xxxxx)(xxxxxi)(xxxxxii)(xxxxxiii)(xxxxxiv)(xxxxxv)(xxxxxvi)(xxxxxvii)(xxxxxviii)(xxxxxix)(xxxxxx)(xxxxxxi)(xxxxxxii)(xxxxxxiii)(xxxxxxiv)(xxxxxxv)(xxxxxxvi)(xxxxxxvii)(xxxxxxviii)(xxxxxxix)(xxxxxxx)(xxxxxxxi)(xxxxxxxii)(xxxxxxxiii)(xxxxxxxiv)(xxxxxxxv)(xxxxxxxvi)(xxxxxxxvii)(xxxxxxxviii)(xxxxxxxix)(xxxxxxxx)(xxxxxxxxi)(xxxxxxxxii)(xxxxxxxxiii)(xxxxxxxxiv)(xxxxxxxxv)(xxxxxxxxvi)(xxxxxxxxvii)(xxxxxxxxviii)(xxxxxxxxix)(xxxxxxxxx)(xxxxxxxxxi)(xxxxxxxxxii)(xxxxxxxxxiii)(xxxxxxxxxiv)(xxxxxxxxxv)(xxxxxxxxxvi)(xxxxxxxxxvii)(xxxxxxxxxviii)(xxxxxxxxxix)(xxxxxxxxxx)(xxxxxxxxxxi)(xxxxxxxxxxii)(xxxxxxxxxxiii)(xxxxxxxxxxiv)(xxxxxxxxxxv)(xxxxxxxxxxvi)(xxxxxxxxxxvii)(xxxxxxxxxxviii)(xxxxxxxxxxix)(xxxxxxxxxxx)(xxxxxxxxxxxi)(xxxxxxxxxxxii)(xxxxxxxxxxxiii)(xxxxxxxxxxxiv)(xxxxxxxxxxxv)(xxxxxxxxxxxvi)(xxxxxxxxxxxvii)(xxxxxxxxxxxviii)(xxxxxxxxxxxix)(xxxxxxxxxxxx)(xxxxxxxxxxxxi)(xxxxxxxxxxxxii)(xxxxxxxxxxxxiii)(xxxxxxxxxxxxiv)(xxxxxxxxxxxxv)(xxxxxxxxxxxxvi)(xxxxxxxxxxxxvii)(xxxxxxxxxxxxviii)(xxxxxxxxxxxxix)(xxxxxxxxxxxxx)(xxxxxxxxxxxxxi)(xxxxxxxxxxxxxii)(xxxxxxxxxxxxxiii)(xxxxxxxxxxxxxiv)(xxxxxxxxxxxxxv)(xxxxxxxxxxxxxvi)(xxxxxxxxxxxxxvii)(xxxxxxxxxxxxxviii)(xxxxxxxxxxxxxix)(xxxxxxxxxxxxxx)(xxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxxxxxxii)(xxxxxxxxxxxxxxxxxxxxxxxxxxxiii)(xxxxxxxxxxxxxxxxxxxxxxxxxxxiv)(xxxxxxxxxxxxxxxxxxxxxxxxxxxv)(xxxxxxxxxxxxxxxxxxxxxxxxxxxvi)(xxxxxxxxxxxxxxxxxxxxxxxxxxxvii)(xxxxxxxxxxxxxxxxxxxxxxxxxxxviii)(xxxxxxxxxxxxxxxxxxxxxxxxxxxix)(xxxxxxxxxxxxxxxxxxxxxxxxxxxx)(xxxxxxxxxxxxxxxxxxxxxxxxxxxxi)(xxxxxxxxxxxxxxxxxxxxxxxxxxxxii)(xxx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2026
信用卡積分
換領計劃

查詢熱線：2872 5113

www.lusobank.com.mo

澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦门国际银行集团成员 A Member of XIB Group

現金券

McDonald's	MC2601 **麥當勞現金券-MOP10** BP：2,500分	泰豐超級市場 Tai Fung Supermarket	TF1601 **泰豐超級市場現金券-MOP50** BP：10,000分
聖安娜餅屋 SAINT HONORE CAKE SHOP LTD.	SH2401 **聖安娜餅卡MOP30** BP：6,000分	Sanmiu	SM1801 **新苗超級市場現金券-MOP50** BP：10,000分
Esso We're drivers too.	EO2601 **Esso 入油券-MOP100** (MOP20/張) BP：19,500分	CALTEX	CT2601 **加德士入油券-MOP100** (MOP20/張) BP：19,500分
	EO2602 **Esso 入油券-MOP100** (MOP50/張) BP：19,500分		CT2602 **加德士入油券-MOP100** (MOP50/張) BP：19,500分
Phoenix Miles AIR CHINA 凤凰知音	CAM2601 **「鳳凰知音」1,000里程*** BP：20,000分	$100	**信用卡免找數簽賬額$100*** BP：20,000分
*免找數簽帳額及里程成功兌換後直接存入帳戶，毋須自行領取。			

客戶可自定分行領現金券

床上用品

	CA2601 **Casablanca 決明子木棉枕** 48cm x 73cm BP：35,000分		CA2605 **Casablanca 780 針純棉印花系列(床笠連枕袋)** 60”x80”+19”x29”(兩個枕袋) BP：59,200分
	CA2602 **CASA-V 備長碳感溫記憶枕** 35cm x 56cm BP：94,400分		CA2606 **Casablanca780針純棉印花系列(智慧被袋)**80”x90” BP：74,600分
	CA2603 **Casa Calvin 1200 針純棉緞布印花系列(床笠連枕袋)** 60”x80”+19”x29”(兩個枕袋) BP：140,800分		CA2607 **Casablanca820針純棉卡通系列(床笠連枕袋+智慧被袋)** 60”x80”+19”x29”+80”x90” BP：146,800分
	CA2604 **Casa Calvin 1200 針純棉緞布印花系列(智慧被袋)** 80”x90” BP：199,600分		CA2608 **冬天厚毛毯** 59” x 79” BP：72,400分

領取地點：卡撒天嬌床上用品專門店
地址：澳門東望洋街友聯大廈13-B地下
電話：2856 8882

家庭電器

F-LYA20W	RS2601 **TOSHIBA 座地座檯扇 12"** BP：107,600分	IH-RTS2156	RS2605 **MIDEA 電磁爐 2100W** BP：109,800分
FT90	RS2602 **BEURER 非接觸測溫儀** BP： 109,800分	RC-10NMF1H	RS2606 **TOSHIBA 電飯煲 1L** BP：167,800分
RTP-W50WC	RS2603 **RASONIC 電熱水瓶 5L** BP：125,800分	CVSF18	RS2607 **HITACHI 吸塵機(藍) 1800W** BP：186,400分
MWPMM20P	RS2604 **TOSHIBA 微波爐 20L** BP：109,800分	EF202+EFC21	RS2608 **MITSUBISHI 水龍頭濾水器套裝** BP：167,800分

來來電器取貨地點

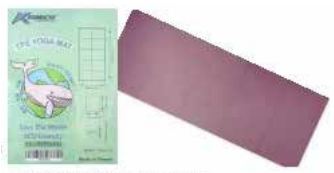
慕拉士旗艦店	澳門慕拉士大馬路181-183號來來集團大廈2樓	2836 8600
關閘分店	澳門馬場大馬路143號信達廣場第三座地下A座	2842 5300
樂駿盈軒旗艦店	氹仔柯維納馬路200-206號樂駿盈軒第一座地下A, 1樓C, F座	2883 0982
賈梅士分店	澳門提督馬路162-166號賈梅士商業中心2樓	2821 5807

家庭電器

	GD2609 **APPLE AirPods 4 無線耳機** BP：257,600分	 T4	GD2605 **安吉爾冷熱飲水機** BP：506,000分
 HD17	GD2602 **DYSON 風筒** BP：812,000分	 HX9912/07	GD2606 **PHILIPS Sonicare DiamondClean 電動牙刷** BP：368,800分
 SFO-312	GD2603 **德國寶玻璃光速炸鍋** BP：184,800分	 71-N1200S	GD2607 **BRAUN 乾濕刮鬍刀** BP：243,000分
 KTT-309	GD2604 **德國寶摺疊式旅行電熱水壺** BP：105,600分	 ECAM220.30.SB	GD2608 **DELONGHI 全自動即磨咖啡機** BP：750,800分

領取地點：金龍電器
電話：2893 1199
筷子基信和門市：澳門沙梨頭南街信和廣場第三座地下AA-AB鋪

精美禮品

G0009	FU2601 **超級馬里奧大富翁** BP：56,000分	K9001/K9002	FU2606 **Kamachi 羽毛球拍** BP：41,000分
G0028	FU2602 **Play-Doh 雪糕機培樂多** BP： 37,400分	3576	FU2607 **Nikko 側咩包** BP：31,400分
MA2401	FU2603 **桌上足球彈珠台** BP：33,600分	GF-2XPL	FU2608 **GoFit 環型拉力帶套裝** BP：20,600分
MM-58029	FU2604 **My Melody醫生套裝** BP：31,800分	NC-W400MT	FU2609 **Nikko 400ml磨沙水樽** BP：13,000分
 YA033	FU2605 **Kamachi 摺疊式瑜珈墊** BP：43,000分	FL-450	FU2610 **Eagle 450ml保溫杯** BP：21,400分

領取地點：致富商業中心
地址：澳門高士德大馬路47號A地下
電話：2830 9817

您可透過以下方式換領積分禮品：

1.手機銀行

登入並點擊“**信用卡**”-“**積分商城**”功能表，進入商城選擇商品按步驟兌換

手機銀行

2.網頁

瀏覽本行官網，點擊“**信用卡**”頁面，並登入“**積分商城**”平台，進入平台選擇商品按步驟兌換

官 網

3.本行官方網頁

於本行官方網頁下載並填妥“積分換領表格”，並傳真至信用卡部**2872 2751**

如有任何查詢，
可於辦公時間內致電信用卡客務熱線(853) 2872 5113。

「積分換領計劃」活動條款

1.本計劃適用於所有由澳門國際銀行(「本行」)發出的信用卡 (尊貴信用卡和商務卡除外)，信用卡積分累積適用於信用卡主卡和附屬卡，積分累積為每簽賬消費滿其信用卡幣值1元可得1分，卡種為鑽石卡、白金卡、世界卡、鈦金卡信用卡積分累積為每簽賬滿其信用卡幣值1元享1.5分(指定信用卡除外)，虛擬卡為每簽賬1元享1分，指定信用卡種類(含聯營卡)於特定的商戶類型簽賬可享多倍積分[註1]。但不獲享積分的交易包括：(a) 現金透支、政府費用、所有經本行繳費服務之交易、信用卡收費繳款(例如：年費，財務費等)、所有分期計劃供款、第三方加值(如澳門通卡)、水費/電費/有線電視收費之自動轉賬交易、換購禮品金額、於本行訂購禮品之金額、信用卡綁定本行Luso Pay及其他第三方快捷支付(如適用)進行的任何交易、未經許可和退款之簽賬，以及本行不時公佈之交易類別；(b) 使用銀聯三幣信用卡進行之中國內地的交易及本行不時指定之信用卡交易，均不包括在本行信用卡累積計算內。積分有效期以月結單和系統顯示為準。逾期之積分及已取消之信用卡賬戶的積分將被自動註銷。

註1：指定信用卡(含聯名卡)於指定類型商戶簽賬可享額外積分獎賞，優惠受相關活動條款約束，詳情可參閱相關信用卡之宣傳介紹。

2.本行設有預借信用卡積分服務(下稱“借分”)，借分不可高於信用卡額度或上限（10萬分），兩者取其低者。若持卡人正享用借分服務，則不接受再申請借分。借分不適用於兌換免找數簽賬額。每年6月及12月末為借分結算期。若持卡人於結算期時尚有借分記錄，本行將以每借分200分等於其信用卡幣別一元計算，不足200分者以一元計算，並將計算之金額從持卡人之信用卡賬戶內扣收，扣收不會作另行通知。借分目前僅適用於電話兌換，網上和手機銀行借分兌換開通時間以通知為準。

3.兌換「鳳凰知音」必須持有「鳳凰知音」會員常旅客計劃會籍，並受「鳳凰知音里程換領計劃」之條款及細則約束。

4.換領之免找數簽賬額只限於用作零售簽賬用途，不能用作現金透支或支付任何財務費用或繳交兌換前累積未繳之信用卡結欠。若於存入免找數簽賬額時，該卡賬戶已被結束或終止(不論是否由本行作出之決定)，該次兌換將告取消，持卡人不得作出任何追討。

5.每張信用卡之積分獨立計算，銀聯卡及VISA卡主卡與附屬卡持卡人的積分分別計算於各自信用卡賬戶，主卡與附屬卡持卡人均可使用其個人積分進行兌換；萬事達卡主卡與附屬卡的積分合併使用，惟主卡持卡人方可使用該積分進行換領。

6.積分兌換禮品/服務目錄、兌換標準及兌換規則均以兌換當時本行最新積分活動公告或積分目錄為準。信用卡積分僅兌換本行提供的指定禮品或服務，不能兌換其他非指定禮品項目。

7.換領積分時，持卡人之信用卡賬戶狀況必須良好，無任何逾期未繳之應付款及沒有違反《信用卡持卡人合約》條款。換領申請一經接納，不接受更改或取消，所需積分及費用(如適用)將在其信用卡賬戶內扣除；可換領禮品之積分，以最近期月結單上之累計積分為準；而有關換領紀錄將在下期月結單上列明。若積分/信用額不足，該申請會自動取消。

8.以信用卡部收到禮品換領申請之日起計，積分兌換禮品/服務一般需時約8個工作天(除特別註明外)，並以短訊通知領取(免找數簽賬額和里程除外)。持卡人須於收到短訊日起計一個月內攜信用卡到指定地點領取禮品。若禮品/服務逾期未領取/兌現，則視為持卡人自動放棄，恕不另行通知，所扣除之積分亦不予退還。

9.若持卡人不能親身領取禮品，可授權他人代取。代取人必須於領取禮品時，遞交持卡人簽署的授權書正本、並出示持卡人身份證副本/信用卡正面副本及代取人身份證副本。

10.所換領禮品、現金券及服務須受個別商戶所列之活動條款限制，亦不可兌換現金。如有疑問，持卡人請於申請換領前向有關供應商/商戶查詢。所有禮品圖片及價格只供參考，禮品數量有限，換完即止。

11.本行並非禮品或服務之供應商或推薦者，所有禮品/現金券/服務由供應商/商戶保證質量及不設退貨，收貨時請即驗收。部份禮品/現金券設有使用期限，持卡人須在期限前使用禮品/現金券，逾期/遺失/損毀之禮品或現金券，及商戶提供之禮品或服務的質素，本行概不負責。有關禮品之維修及保養事宜，持卡人須自行聯絡供應商。

12.如積分的累積或換領涉及任何舞弊及/或欺詐，所有已累積的積分及信用卡賬戶可被取消。本行保留採取任何其認為適當的法律行動。

13.在兌換部份禮品/服務時，持卡人的個人資料可能會被轉移至禮品/服務的供應商。持卡人通過積分方式兌換或抵扣相應商品或服務時，即視為同意本行將收件人的個人資料如姓名、身份證號碼或信用卡號碼、聯繫電話等相關訂單資訊提交供應商。

14.本行保留隨時更改積分禮品/現金券之換購價及本計劃內容、條款之權利，並以本行網站最新公佈為準，一經公佈立即生效，恕不另行通知。

15.如有任何爭議，本行保留此計劃最終解釋權及決定權。本計劃適用澳門特別行政區法律，糾紛由澳門特別行政區法院管轄。