

## 分期付款業務條款及細則

- 1 「消費轉分期」及「現金分期」只適用於中國工商銀行(澳門)股份有限公司(“銀行”)發出之個人信用卡及聯營卡，申請須由主卡持卡人提出。
- 2 持卡人辦理「消費轉分期」應於該筆消費進誌入信用卡帳戶後及在該期對帳單到期付款日前 7 個工作天提出申請。
- 3 「消費轉分期」申請交易不適用於現金透支、服務費、財務費用、商戶分期、現金分期、已消費轉分期、網上繳付任何有關銀行及信用卡服務及其他金融機構之交易。
- 4 持卡人需繳付每期手續費，費率由銀行訂定，申請計劃一經批准，計劃全期手續費將按此費率計算。手續費一經收取將不予退回，銀行對收取手續費事宜保留最終決定權。
- 5 每期分期供款金額將以批核金額除以分期付款期數後取整數，首期供款金額會包含每期供款未能整除之尾數。若持卡人提早繳付分期之餘額，則須額外繳付手續費澳門幣 300 元。相關剩餘金額及費用將於持卡人之信用卡帳戶內自動扣除。
- 6 持卡人必須按月結單所訂明之總結欠金額並於到期付款日或之前清還欠款，否則持卡人需按信用卡持卡人合約支付財務費用及其他費用。
- 7 「消費轉分期」及「現金分期」不獲享信用卡積分優惠。
- 8 「消費轉分期」及「現金分期」獲批核之金額及手續費將於持卡人之信用卡帳戶的可用信用額內扣除。申請一經批核，不可中途取消或更改。持卡人可向銀行以書面申請提前償還「消費轉分期」及「現金分期」的全部或部份金額。
- 9 獲批核申請之「現金分期」，該金額將存入持卡人指定並以其個人名義在本行開立之澳門幣往來或儲蓄帳戶內。
- 10 「消費轉分期」及「現金分期」之批核申請手續需 7 個工作天，申請被接納者將獲發通知。
- 11 銀行有權接納或拒絕任何「消費轉分期」及「現金分期」申請，而毋須給予解釋，所提交之申請表格及相關文件將不予以退回。
- 12 持卡人必須持有效及信用狀況正常之信用卡，否則銀行保留撤銷有關申請之權利。
- 13 持卡人保證所有就申請「消費轉分期」及「現金分期」而提交之資料及文件均為真實及正確，並承諾在上述資料及/或文件有任何更改時通知銀行。
- 14 持卡人同意銀行可與「消費轉分期」有關人仕透露、使用或交換任何有關持卡人的個人資料。

15 「短信分期」屬「消費轉分期」的一種受理方式，申請流程通過轉發手機短信完成，「短信分期」須由主持卡人通過本人在我行登記的手機號碼提出申請。

16 銀行有權隨時修改任何條款及細則而毋須另行通知。如有任何爭議，銀行保留最終決定權。

17 商戶可能於將來數個日子分段送遞或提供所購買之產品及/或服務，持卡人完全了解及接受延遲送遞或提供產品及/或服務之潛在風險，包括但不限於商戶倒閉、破產或清盤及同意不會免除償還所有分期金額予銀行之責任。持卡人確認銀行不會退還任何或部份分期金額或任何持卡人已償還之分期金額。

18 本條款及細則亦構成信用卡持卡人合約之一部份，並須按其內容詮譯。倘本條款及細則與信用卡持卡人合約有任何歧異，將以本條款及細則為準。

19 本條款及細則須受澳門特別行政區法律所管轄。

20 本條款及細則如中、英文本有任何分歧，概以中文版本為準。

#### Terms and Conditions

1 "Spending Installment" and "Cash Installment" are applicable to all personal Credit Cards and Co-branded Credit Cards issued by Industrial and Commercial Bank of China (Macau) Limited ("the Bank"). The application should be applied by the Principal Credit Card Cardholder.

2 Application for "Spending Installment" of the related purchase transaction must be submitted within the period of its posting to the Credit Card Account and 7 working days before Payment Due Date of Monthly Statement.

3 "Spending Installment" is not applicable to Cash Advance Transaction, Service Fee, Finance Charge, Merchant Installment, Cash Installment, Spending Installment, Online Payment for any type of Bank Account / Credit Card Service and other financial institution.

4 The Cardholder needs to pay a monthly handling fee which should be varied in Repayment Period. The rate of the handling fee, which is determined by the Bank, is to calculate the related handling fee after the Installment is approved by the Bank. There will not be refund of handling fees already levied and the Bank reserves its absolute discretion to levy handling fees.

5 The repayment amount should be based on the "Spending/Cash Installment" divided by Repayment Period round up to the nearest pataca. The first payment amount will include the mantissa of each installment that is not divisible. For early

settlement of the outstanding cash-in amount of the installment, the Bank will charge MOP300. Relevant outstanding amount and handling fee will then be automatically debited from the Cardholder's Credit Card Account.

6 The Cardholder should make full repayment of the statement balance specified in the Cardholder's Monthly Statement on or before Payment Due Date; otherwise, the Cardholder shall pay a finance charge and other fees in accordance with the Credit Card Cardholder Agreement.

7 "Spending Installment" and "Cash Installment" amount will not be eligible to "Credit Card Bonus Point" scheme.

8 Approved amount and the related handling fee of "Spending Installment" and "Cash Installment" will be deducted from the available credit limit of the Cardholder's designated Credit Card Account. Any application once approved by the Bank is irrevocable and cannot be varied. The Cardholder may by written notice apply for early repayment of the "Spending Installment" and "Cash Installment" in full or partial amount .

9 Upon approval of "Cash Installment" application, the amount will be credited to the designated "MOP" current or savings account in the name of the Cardholder at the Bank.

10 The approval process of "Spending Installment" and "Cash Installment" application requires 7 working days from receipt of application. A notification letter will be mailed to the Cardholder upon approval.

11 The Bank reserves the right to approve or reject "Spending Installment" and "Cash Installment" application without notice. All presented application form and relevant documents for the Programme are not returnable.

12 The Cardholder should maintain the valid Credit Card Account with normal status. The Bank reserves the right to withdraw the application without prior notice.

13 The Cardholder warrants that all information provided to the Bank in respect of the application of "Spending Installment" and "Cash Installment" are true and accurate and undertakes to notify the Bank of any change to those information and/or documents.

14 The Cardholder agrees that Bank can release, use or exchange any information about the Cardholder personal data to all relevant parties in relation to the "Spending Installment" .

15 "SMS Installment" is a way of acceptance for "Spending Installment". The application could be processed by the forwarding SMS. The "SMS Installment" should be applied by the principal cardholder's mobile phone which is registered at our Bank.

16 The Bank reserves the right to amend these terms and conditions without prior notice. In case of any dispute, the Bank reserves the right to make the final decision.

17 Where the goods and/or services acquired from the merchant shall be delivered or provided in stages on various future dates, the Cardholder fully understands and accepts the risk of potential non-performance of such deferred delivery of goods and/or non-performance of services in situations, including but not limited to the closure or bankruptcy or winding up of the merchant, and agrees that he/she is not relieved from his/her obligation to repay all instalments to Bank. The Cardholder further acknowledges that Bank will not refund the instalment amount or any part thereof or any instalment amount paid by the Cardholder.

18 These Terms and Conditions shall form part of the Credit Card Cardholder Agreement and shall be construed accordingly. In case of any inconsistency between these Terms and Conditions and the Credit Card Cardholder Agreement, these Terms and Conditions shall prevail.

19 These Terms and Conditions shall be governed by and construed in accordance with the laws of the Macau Special Administrative Region.

20 In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the Chinese version shall prevail.