

List of merchant categories that are exempt for Bank of China 365 Joyful Rewards point calculation

MCC Code	Merchant Categories	MCC Code	Merchant Categories
1520	General contractors - residential and commercial	5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
4458	Tobacco distribution	5551	Boat dealers
4900	Utilities - electric, gas, heating, water	5561	Camper, recreational and utility trailer dealers
5013*	Motor vehicle supplies and new parts	5571	Motorcycle shops and dealers
5021*	Office and commercial furniture	5592	Motor home dealers
5039*	Construction materials - not elsewhere classified	5598	Snowmobile dealers
5044*	Office, photographic, photocopy, and microfilm equipment	5599	Miscellaneous automotive, aircraft, and farm equipment dealers - not elsewhere classified
5045*	Computers, computer peripheral equipment - not elsewhere clasified	5933	Pawn shops
5046*	Commercial equipment - not elsewhere classified	5960	Insurance service (via Direct Marketing only)
5047*	Dental/laboratory/medical/ophthalmic hospital equipment and supplies	5998*	Whole sales
5051*	Metalic products and supplies	6300	Insurance service
5065*	Electrical parts and equipment	7013	Real Estate Agent - brokers
5072*	Hardware equipment and supplies	8062	Hospitals
5074*	Plumbing and heating equipment and supplies	8211	Elementary and secondary schools
5111*	Stationery, office supplies, and printing and writing paper	8220	Colleges, universities, professional schools, and junior colleges
5122*	Drugs, drug proprietors	8398	Charitable and social service organizations
5131*	Piece goods, notions, and other dry goods	8651	Political organizations
5137*	Men's, women's, and children's uniforms and commercial clothing	9211	Court costs, including alimony and child support
5139*	Commercial footwear	9222	Fines
5172*	Petroleum and petroleum products	9223	Bail
5192*	Books, periodicals, and newspapers	9311	Tax payments
5193*	Florists' supplies, nursery stock and flowers	9399	Government services - not elsewhere classified
5198*	Painting products and supplies	9400	Fee for Embassy and Consulate
5271	Mobile home dealers	9704	Real estate sales, automobile sales in rural area
5398	Wholesales in lage-scale enterprise	9705	Wholes sales in rurul area
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing	9708*	Agricultural products

*For wholesale distributors and manufacturers

- Remark:
- The terms of Merchant Caterory Code "MCC" is subject to the MasterCard or UnionPay system.
 - The merchant category of the merchant providing goods/services are determined by card acceptor company.
 - The Bank reserves the right to change, alter or terminate the list of the above merchant categories at any time without prior notice.
 - In the case of any disagreement or dispute, the Bank's decision is resolute and final.