

Please note that the Terms and Conditions Governing BOC Visa Infinite Card will be amended with effect from 24 September 2022. A summary of the revised card benefits are:

Spend Description	BOC Visa Infinite Card Cash Rebate
Local Spend	1.6%
Overseas Spend	1.8%
Green Merchants	1.8%
Insurance and Education	0.3%

Please refer to the full details below.

Terms and Conditions Governing BOC Visa Infinite Card

Under the Bank of China (“**BOC**”) Visa Infinite Card Programme (this “**Programme**”), cash rebate will be awarded for retail spend made by BOC Visa Infinite Cardmembers (“**Cardmembers**”) for transactions made with the BOC Visa Infinite Card (“**Card**”).

The terms and conditions of this Programme (“**Terms and Conditions**”) are set out below. These Terms and Conditions are additional to, and shall be read together with, the terms contained in the prevailing BOC Cardmember Agreement, which shall continue to apply. By participating in this Programme, Cardmembers shall be deemed to have read, understood and accepted these Terms and Conditions (as may be amended, supplemented or varied from time to time). Unless the context otherwise requires or these Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing BOC Cardmember Agreement shall have the same meanings when used or referred to below.

1. Cash Rebate

There is no minimum spend required to earn the cash rebate under the Programme. There is also no cap on the maximum amount of cash rebate that you can earn in respect of transactions under categories 1(a), 1(b) and 1(c) below. However, a transaction will qualify for cash rebate in only one category e.g. a Green Merchant Card transaction (category 1(b)) will not earn cash rebate as Local Spend (category 1(a)). No cash rebate will be awarded in respect of any transactions that BOC deems to be corporate/commercial transactions or non-retail in nature. The award of cash rebate under the Programme is subject to further exclusions.

(a) 1.6% cash rebate on Local Spend

1.6% cash rebate will be awarded for Local Spend card transactions for each billing cycle.

Local Spend

“Local Spend” refers to all Card transactions charged in Singapore, and online transactions effected in Singapore dollars or foreign currencies at merchants with payment gateway in Singapore.

(b) 1.8% cash rebate on Overseas Spend and Green Merchants

1.8% cash rebate will be awarded for Overseas Spend and Green Merchants Card transactions for each billing cycle.

Overseas Spend

“Overseas Spend” means all Card transactions charged overseas, including card transactions made overseas but effected/charged in Singapore dollars, and online transactions effected in Singapore dollars or foreign currencies at merchants with payment gateway outside of Singapore.

Green Merchants

“Green Merchants” means Card transaction(s) made at Green Retailers and Green Transport of the following Merchant Description(s) or Merchant Category Code(s) ("MCC") listed in the tables below that are charged to the Card in Singapore dollars. Please note that the list of merchants is subject to change by BOC. Cardmembers should refer to the website or Terms and Conditions for the updated list.

Green Retailers

Merchants	Merchant Description
Coconut Matter	SP* COCONUT MATTER
Everyday Vegan Grocer	*EVERYDAY VEGAN*
Happy Monkey	*HAPPY MONKEY*
Ryan's Grocery	RYANS GROCERY*, RYAN’S GROCERY*
Simplygood	*SIMPLYGOOD*
Souley Green	*SOULEYGREEN*
The Source Bulk Foods	*THE SOURCE BULK*
The Sustainability Project	*THE SUSTAINABILITY PRO*
Treatsure	*TREATSURE*
Uglyfood	*UGLYFOOD*
Your Sustainable Store	*YOUR SUSTAINABLE*

Green Transport

Electric Vehicle Charging transactions made with the assigned Merchant Category Code (MCC) 5552 – Electric Vehicle Charging.

(c) 0.3% cash rebate on Insurance and Education Spend

0.3% cash rebate will be awarded for Card transactions (including online transactions) made on Insurance and/or Education for each billing cycle.

Insurance

“Insurance” means all transactions with the assigned Merchant Category Code (MCC) 5960 – Direct Marketing Insurance Services and 6300 – Insurance Sales, Underwriting and Premiums.

Education

“Education” means all transactions with the assigned Merchant Category Code (MCC) 8220 – Colleges, Universities, Professional Schools, and Junior Colleges.

2. Exclusions

Transactions made to the following categories as stated in these Terms and Conditions or determined by BOC in its absolute discretion from time to time shall not be eligible to earn any cash rebate:

MCC	Description
4829	Money Transfer
4900	Utilities – Electric, Gas, Water and Sanitary
5199	Nondurable Goods (Not Elsewhere Classified)
5815	Digital Goods Media: Books, Movies, Music
6010, 6012	Financial Institutions – Manual Cash Disbursements, Merchandise, Services, and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6513	Real Estate agents and managers
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7273	Dating and Escort Services
7349	Cleaning, Maintenance, and Janitorial Services
7523	Parking Lots, Parking Meters and Garages
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8211, 8241, 8244, 8249, 8299	Elementary and Secondary Schools, Correspondence Schools Business and Secretarial Schools, Vocational and Trade Schools, Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651, 8661	Political Organizations, Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments
9399	Government Services (Not Elsewhere Classified)

Examples of merchants which are excluded:

Category	Examples
Government Institutions / Services	ACRA, CPF, HDB SEASON PARKING, ICA, LTA, MOM, Town Council, URA
Financial Institutions / Services (including banks and brokerages)	helloPay, MatchMove Pay, Saxo Cap Markets, IG MARKETS, FOREX.COM, MONEYBOOKERS.COM, OANDA PACIFIC, Swiss Money Transfer
Money Transfer and Remittance Services	Swiss Money Transfer, TransferWise, WorldRemit
Utility Bill Payments / Other Payments	SP Services , AXS, SAM payments
Prepaid accounts and payment service providers	EZLINK (FEVO), EZLINK (IMAGINE), TransitLink, NETS FlashPay, SingTel Dash, Youtrip, GrabPay Top up, MatchMove Pay, HelloPay, ShopeePay
Cleaning, Maintenance, and Janitorial Services	Helpling, Sendhelper

3. Complimentary Lounge Access

- Each principal BOC Visa Infinite Cardmember is eligible for 4 complimentary lounge visits to participating Plaza Premium Lounges per 12-month period (running from 1 November each year to 31 October the following year).
- Each complimentary visit is valid for one time use only. For detailed location and operating hours, please visit www.plazapremiumlounge.com.
- The Cardmember must present the BOC Visa Infinite Card in his/her name, along with the boarding pass for the day of travel at the lounge reception to access the Plaza Premium Lounge.
- Each complimentary lounge visit grants complimentary access for one person only. The Cardmember's travelling companion(s) may enjoy access to the lounge by using additional complimentary lounge visits under the Cardmember's account. The Cardmember's travelling companion(s) may also enjoy access to the lounge by making payment for entry. Payment must be made on the BOC Visa Infinite Card and paid directly to Plaza Premium Lounge to gain access to the lounge.
- BOC shall not be liable or responsible for reimbursement of any lounge usage by the Cardmember that exceeds the number of valid complimentary lounge visits he/she holds. The Cardmember shall bear the additional charges at their own costs.
- Plaza Premium Lounge terms and conditions apply. Lounge access is subject to the terms and conditions of the respective lounges.
- BOC shall not be held liable in the event of any refused entry by the lounges.
- Lounge usage is allowed for up to 2 hours at lounges located in China, and up to 3 hours at other lounge locations.
- This offer cannot be used in conjunction with other promotional offers and cannot be exchanged for cash or any other service.
- BOC and Plaza Premium Lounge reserve the right to vary the terms and conditions of this offer. Terms and conditions are subject to change without prior notice.

4. Visa Concierge Service

- The VISA Concierge Service ("**Service**") is provided by VISA which is solely responsible for all services provided to Cardmembers ("**Services**").
- Neither BOC nor any of its respective subsidiaries or affiliates shall be responsible for any loss or damages arising from the Services.
- For more information, visit www.concierge-asia.visa.com. Please visit www.concierge-asia.visa.com/terms-and-conditions for the full Terms and Conditions.

5. Other Terms and Conditions

(a) The total spend by a Cardmember and cash rebate awarded per Card Account in one billing cycle are based on posted local and foreign retail transactions in that billing cycle, and excludes the excluded transactions and merchants indicated above, interest charges, card annual fees, finance charges, late payment charges, goods and services taxes, cash advances, fund transfers, purchases made through Instalment Payment Plans (IPP), any form of purchase or statement instalments, tax payment plans, unposted, cancelled, disputed and refunded transactions, transactions that BOC deems to be corporate/commercial transactions or non-retail in nature, all fees charged by BOC or

any other third parties (if any) and such other transactions as determined by BOC from time to time at its sole discretion.

(b) Combined spend from Principal and Supplementary Cards is allowed for the purpose of the award of cash rebate.

(c) Any cash rebate shall be computed based on the amount of each posted transaction, and rounded down to the nearest two decimal places.

(d) The cash rebate to be awarded is computed based on the date the relevant transaction is posted into the Card account as at the point of computation of the cash rebate i.e. before the end of each billing cycle. BOC shall not be responsible for any delay in the transmission to BOC of evidence of retail purchases by merchants or any other third parties. Further, BOC identifies transactions and their categories via universal MCC assigned by Visa. The MCC is not decided by BOC but rather by the respective merchants and their acquiring banks. As such, BOC shall not be liable in any way whatsoever to award any rebate to any Cardmember or to compensate any Cardmember for any loss, liabilities, expenses or claims suffered or incurred by such Cardmember, if a relevant merchant classifies its MCC inaccurately and results in BOC not awarding any rebate to such Cardmember.

(e) Cash rebate awarded will be credited into the Card Account in the next billing cycle. The cash rebate awarded will be reflected on the Principal Cardmember's monthly statement.

(f) In the event of a reversal, refund or cancellation of any posted transactions, the amount of such reversed, refunded or cancelled posted transactions shall be deducted from the relevant monthly billed amount for computation and award of cash rebate. BOC reserves the right to debit the Card Account and/or charge a Cardmember for cash rebate credited in respect of any posted transactions which were subsequently reversed, refunded or cancelled.

(g) All cash rebate may only be used to settle card transactions incurred on the Principal Card or the Supplementary Card (if any), and the cash rebate awarded in a given billing cycle will be automatically applied to pay any part of the billed amount for that cycle. Cash rebate may not be: (i) converted to or exchanged for cash; (ii) transferred or paid to any person in any manner whatsoever; (iii) used to settle or pay any other liability of any person whatsoever; or (iv) applied towards settlement of any Cardmember's liabilities.

(h) All unused cash rebate will be forfeited on the earlier of: (i) the expiry of such cash rebate at the end of two (2) calendar years from the month on which the cash rebate was first credited into the Card Account; (ii) BOC's receipt of a Principal Cardmember's request to terminate his/her Card; or (iii) the termination of the Principal Card by BOC for any reason whatsoever.

(i) The Card Account must be in good standing at the time of crediting of the cash rebate. In the event the Card Account is delinquent, terminated or suspended for any reason whatsoever before the cash rebate is credited into the said Card Account, BOC reserves the right to forfeit the cash rebate at its sole discretion.

(j) BOC's records of all matters relating to this Programme are conclusive and binding on Cardmembers. BOC is entitled, for any reason and at any time, without liability, to suspend the computation or awarding of cash rebate, rectify any errors in the computation, or otherwise adjust

such computation. Any abuse or fraud in respect of the issuance of cash rebate may result in the cancellation of cash rebate already credited into the Card Account.

(k) BOC may vary the percentage of the cash rebate or revise the minimum spend required at any time without giving any reason.

(l) BOC reserves the right at any time without giving any reason or notice to deduct, withdraw, or cancel any cash rebate awarded to a Cardmember without liability. The Cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.

(m) BOC reserves the right to amend, supplement or vary any of these Terms and Conditions by giving notice through such means of communication as BOC may deem appropriate, including exhibiting such notice or making available a set of the amended Terms and Conditions at its branches or on its website or via publication through any media. The amendments shall take effect on the date specified in the notice. The obligation to give prior notice does not apply if amendments are required in an emergency or where it is not practicable to give such notice. Further, BOC may make amendments for administrative or clarification purposes without giving any notice. If a Cardmember does not wish to accept any of the amended Terms and Conditions, he/she should not participate in this Programme or immediately withdraw from this Programme.

(n) In the case of any dispute, BOC's decision on all matters relating to this Programme shall be final and binding, and no correspondence or claims will be entertained.

(o) By participating in this Programme, a Cardmember irrevocably consents and authorises BOC and its agents and vendors (including but not limited to the parties involved in organising, promoting and conducting this Programme) under the Personal Data Protection Act 2012 to collect, use and disclose his/her personal data to any person for the purpose of this Programme, and confirms that he/she has read and agrees to be bound by the terms of BOC's Personal Data Protection Policy, as may be amended, supplemented and/or substituted by BOC from time to time, a copy of which can be found on www.bankofchina.com/sg/aboutus.

(p) BOC shall not be liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Acts of God, or anything outside the control of BOC or its servants or agents.

(q) BOC shall not be liable for any errors, delays, omissions in the performance of its obligations under these Terms and Conditions.

(r) All information is correct at the time of publishing or posting online. However, BOC makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

(s) Should there be any inconsistency between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

(t) In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to this Programme and/or the BOC Visa Infinite Card, these Terms and Conditions shall prevail.

(u) A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.

(v) These Terms and Conditions shall be governed by the laws of Singapore and Cardmembers participating in this Programme irrevocably submit to the nonexclusive jurisdiction of the Singapore courts.