

Terms and Conditions Governing BOC Family Credit Card Cash Rebate Programme (Effective from 1 January 2026)

Under the Bank of China Limited, Singapore Branch (“**BOC**”) Family Credit Card Cash Rebate Programme (this “**Programme**”), cash rebate will be awarded on spend made by a BOC Family Credit Card Cardmember (“**Cardmember**”) with his/her BOC Family Credit Card (“**Card**”).

The terms and conditions of this Programme (“**Terms and Conditions**”) are set out below. BOC may in its absolute discretion amend, supplement or vary any of these Terms and Conditions or change, cancel or withdraw this Programme at any time without giving any reason or prior notice. 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. 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. Definitions

For the purpose of these Terms and Conditions:

“**billing cycle**” means the length of time between the last Card statement closing date and the next.

“**Card Account**” means the account of the Cardmember maintained with BOC in respect of the Card.

“**Card Transactions**” means the transactions successfully charged and posted to the Card Account of which the Cardmember is the Principal cardholder or the Card that is issued to a person that Cardmember authorises as a Supplementary cardholder, but excludes the Exclusions.

“**Exclusions**” refers to the Card Transactions described under Clause 3 below.

2. Cash Rebate

(a) Base Cash Rebate

0.3% cash rebate (“**Base Cash Rebate**”) will be awarded on all Card Transactions if a Cardmember charges less than S\$800 to his/her Card Account in a billing cycle.

(b) Family Cash Rebate

If a Cardmember charges S\$800 or more to his/her Card Account in a billing cycle, the Cardmember will be awarded cash rebate (“**Family Cash Rebate**”) on Card Transactions falling within the following spend categories:

(i) 10% cash rebate on Dining and Movies

Dining

“Dining” means all Singapore and Overseas transactions made at all restaurants, cafes and fast food restaurants with the assigned Merchant Category Code (MCC) 5812 - Eating Places and Restaurants and MCC 5814 - Fast Food Restaurants excluding all food and beverage spend within hotels and wedding banquet held in hotels.

Movies

“Movies” means transactions made at all movie theatres in Singapore (including online store) with the assigned MCC 7832 - Motion Picture Theaters.

The Family Cash Rebate for Dining and Movies is capped at S\$25 per Card Account per billing cycle.

(ii) 5% cash rebate on Family Club Merchants

Family Club Merchants

“Family Club Merchants” means transactions made at Best Denki, Chien Chi Tow, Eu Yan Sang, Harvey Norman, Motherswork, POPULAR Bookstore, Q&M Dental, Unity Pharmacy, Watsons and Welcia-BHG, and merchants classified under “Family Club” by BOC in Singapore (except for retail stores in schools, roadshows, expo and events). The constituents of “Family Club Merchants” may be modified by BOC from time to time.

The Family Cash Rebate for Family Club Merchants is capped at S\$25 per Card Account per billing cycle.

(iii) 3% cash rebate on Public Transport transactions

Public Transport Transactions

“Public Transport transactions” refers to contactless card transit transactions on MRT Trains and SBS/SMRT Buses via the TransitLink Account-Based Ticketing (ABT) System with the assigned MCC 4111 – Local and Suburban Commuter Passenger Transportation, excluding SimplyGo Top Up.

The Family Cash Rebate for Public Transport transactions is capped at S\$25 per Card Account per billing cycle.

(iv) 3% cash rebate on Supermarket, Online purchases and Hospital

Supermarkets

“Supermarkets” means transactions made at all major supermarkets and/or hypermarket stores in Singapore with the assigned MCC 5411 – Grocery Stores and Supermarkets.

Online purchases

“Online purchases” means retail transactions which are made via the internet, charged to the Card and processed by the respective merchants/acquiring banks as an online transaction through Visa/MasterCard Worldwide networks but for the avoidance of doubt, shall exclude the Exclusions.

Hospital

“Hospital” bills means on-site transactions made at hospitals in Singapore with the assigned MCC 8062 – Hospitals. For the avoidance of doubt, all transactions made at hospitals in Singapore that do not fall within the assigned MCC 8062 will be eligible for 0.3% cash rebate unless it is stated in the Exclusions.

(v) 0.3% cash rebate on all other retail purchases (“other spend”) unless stated in these Terms and Conditions or by BOC in its absolute discretion.

The Family Cash Rebate for (iv) Online purchases, Supermarkets and Hospital; and (v) all other retail purchases is capped at S\$25 per Card Account per billing cycle.

3. Exclusions

3.1 The following Card Transactions (collectively referred to as the “Exclusions”) do not qualify to earn any cash rebate (as determined by BOC in its reasonable discretion and may be amended, supplemented or varied from time to time, without prior notice):

(a) any interest charges, card annual fees, late payment charges, goods and services taxes, cash advances, fund transfers, purchases made through Installment Payment Plans (IPP), any form of purchase or statement instalments, tax payment plans, unposted, cancelled, disputed and refunded transactions, all fees charged by BOC or any other third parties (if any);

(b) any payment made with the following Merchant Category Codes (“MCC”);

MCC	Excluded Categories
4111	Local and Suburban Commuter Passenger Transportation, Including Ferries (For SimplyGo Top Up)
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities – electric, gas, water and sanitary
5199	Nondurable Goods (Not Elsewhere Classified)
5815	Digital Goods Media: Books, Movies, Music
5965	Direct marketing - Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
6010, 6011, 6012	Member Financial Institution- Manual Cash Disbursements/ Automated Cash Disbursement/Merchandise And Services
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	Securities–Brokers and Dealers
6513	Real Estate Agents and Managers
6529, 6530, 6534, 6540	Payments of funds to prepaid accounts and/or merchants who are categorised as "payment service providers"
7273	Dating and Escort Services
7372	Computing Programming, Data Processing, and Integrated Systems Design Services
7399	Business Services (Not Elsewhere Classified)
7511	Quasi Cash -Truck Stop Trxns
7523	Parking Lots, Parking Meters and Garages
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks

8211, 8220, 8241, 8244, 8249, 8299	Schools, Elementary and Secondary / Colleges, Universities, Professional Schools and Junior Colleges / Schools, Correspondence / Schools, Business and Secretarial / Schools, Trade and Vocational / Schools And Educational Services–Not Elsewhere Classified
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only
6050	Quasi Cash- Financial Institutions, Merchandise, Services
7349	Cleaning, maintenance and janitorial services
8398, 8661	Charitable/Religious Organizations
8651	Political Organizations
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
8999	Professional Services (Not Elsewhere Classified)
4814	Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5262	Marketplaces (only for Shopee Pay)

(c) Some 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)	CardUp, FOREX.COM, helloPay, IG MARKETS, ipaymy, MatchMove Pay, MONEYBOOKERS.COM, OANDA PACIFIC, Saxo Cap Markets, Swiss Money Transfer
Money Transfer and Remittance Services	MoneyGram, Swiss Money Transfer, Wise, Western Union, 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, SimplyGo Top up
Cleaning, Maintenance, and Janitorial Services	Helping, Sendhelper

3.2 The above table of merchants is provided as an example and is not exhaustive. BOC reserves the right to add, remove and/or reclassify merchants in the above table from time to time at its reasonable discretion, without prior notice.

3.3 A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. BOC does not determine the merchants' MCC. BOC shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

4. Other Terms and Conditions

4.1 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 Exclusions. The Exclusions and such other transactions as determined by BOC from time to time at its reasonable discretion, may be amended, supplemented or varied without prior notice.

4.2 Should a Cardmember's spending be deemed to be for commercial and/or non-personal purposes, BOC reserves the right to refuse to award any cash rebate for such transactions, without prior notice. BOC reserves the right to cancel and reverse any cash rebate awarded in a Cardmember's statement of account at any time if it deems that such cash rebate was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

4.3 Combined spend from Principal and Supplementary Cards is allowed for the purposes of the award of the Base Cash Rebate or Family Cash Rebate. Base Cash Rebate or Family 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.

4.4 The cash rebate amount for each transaction category will be computed based on the total value of all transactions in that category which are successfully charged to the Card and posted onto BOC's systems in a billing cycle as shown in the Card statement in respect of that billing cycle, and will be rounded down to the nearest two decimal places.

4.5 Transactions made must be posted transactions 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 the 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 losses, liabilities, expenses or claims suffered or incurred by any such Cardmember, if a relevant merchant classifies its MCC inaccurately and results in BOC not awarding any rebate to such Cardmember.

4.6 The cash rebate amount credited will be used to automatically offset the billed amount for the Card Account in the next statement month. The cash rebate cannot be withdrawn as cash, cannot be transferred to any other BOC credit card or debit card accounts or BOC accounts (unless otherwise agreed by BOC), and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by BOC.

4.7 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 for cash rebate credited and/or to charge the Cardmember in relation to such reversal, refund or cancellation of posted transactions.

4.8 Where any transaction posted to the Card Account is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), BOC shall have the sole discretion to reverse and forfeit the cash rebate awarded in respect of the transaction amount voided, refunded, cancelled, reversed, disputed and/or reversed.

4.9 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; or (ii) BOC's receipt of the Principal Cardmember's request to terminate his/her Card; or (iii) the termination of the Principal Card by BOC for any reason whatsoever.

4.10 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.

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

4.12 BOC's records of all matters relating to this Programme are conclusive and binding on the Cardmembers. BOC is entitled, for any reason and at any time, without liability, to suspend the computation or awarding of cash rebate, to 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.

4.13 BOC may, at its reasonable discretion and without prior notice, suspend or discontinue this Programme at any time.

4.14 In the case of any dispute, BOC's decision on all matters relating to the Card Account and the Programme shall be final, conclusive and binding and no payment or compensation will be given or paid by BOC to any person. BOC shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.

4.15 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) to collect, use and disclose his/her personal data to any person for the purpose of this Programme, and confirm 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

4.16 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.

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

4.18 BOC shall have the absolute discretion to use any agents, contractors, vendors or third parties to administer and/or implement this Programme and BOC shall not be liable to any person for any act of omission or neglect on the part of such agents, contractors, vendors or third parties.

4.19 BOC reserves the right to amend, supplement, vary or cancel any of these Terms and Conditions at any time at its sole discretion and without liability to any person without giving any reason or prior 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.

4.20 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.

4.21 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to this Programme, these Terms and Conditions as set out herein shall prevail.

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

4.23 These Terms and Conditions shall be governed by the laws of Singapore and any Cardmember participating in this Programme irrevocably submits to the nonexclusive jurisdiction of the Singapore courts.