

Terms and Conditions for BOC Family Rebate Card

1. BOC Family Rebate Card Cash Rebate is only valid for BOC Family Rebate Credit Cardmembers ("Cardmember") for transactions made with BOC Family Rebate Card.
2. Cardmembers will be awarded the following Cash Rebate for all their spend with BOC Family Rebate Card:
 - (a) 1% on the total spend with the BOC Family Rebate Card if the Cardmember charges more than S\$1,000 on his/her BOC Family Rebate Card; or
 - (b) 0.5% on the total spend with the BOC Family Rebate Card if the Cardmember charges S\$1,000 or less on his/her BOC Family Rebate Card
3. Cardmembers will be awarded additional 4% cash rebate on spend at any supermarkets and selected merchants in Singapore. To enjoy the additional 4% cash rebate on spend at any supermarkets and selected merchants in Singapore, Cardmember must charge a minimum of S\$500 and maximum S\$1,000 on spend at any supermarkets and selected merchants in Singapore to BOC Family Rebate Card in each billing cycle. The additional 4% Cash Rebate awarded on spend at any supermarkets is valid till 30 June 2015. The additional 4% Cash Rebate awarded on spend at selected merchants is only applicable to the spend at Best Denki, POPULAR Bookstore, Toys 'R' Us, Unity and Watsons, and is valid till 30 June 2015.
4. Combined spend from the Main and Supplementary Cards is allowed.
5. Cash Rebate shall be calculated on the amount of each retail purchase transaction, rounded down to the nearest Dollar.
6. The combined spend is calculated based on posted local and foreign retail sales, posted recurring bill payment and excludes interest, annual fees, finance charges, cash advances, balance transfer, purchases made through Installment Payment Plans, Tax Payment Facility, IRAS processing fee, and all fees charged by BOC or any other third parties (if any).
7. Transactions made must be posted transactions before the end of each billing cycle. BOC accepts no liability for any late submission of the purchases by merchants.
8. The Cash Rebate will be credited into the Cardmember's BOC Family Rebate Card account ("Account") on the following billing cycle after the end of the month. The Cardmembers' spent on the BOC Family Rebate Card will be reflected on the Principal Cardmember's monthly statement.
9. The total Cash Rebate awarded will be limited to S\$100 per Account for each billing cycle.
10. Cash Rebate may only be used to settle Card Transactions incurred on the Principal Card

or the Supplementary Card (if any). Cash Rebate may not be converted to or exchanged for cash nor be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever nor be applied towards settlement of any Cardmember's liabilities.

11. All unused Cash Rebate will be forfeited on the earlier of: (a) the expiry of such Cash Rebates at the end of two (2) calendar years from the month of the Cash Rebate credited into the Account; or (b) BOC's receipt of the Principal Cardmember's request to terminate his Card; or (c) the termination of the Principal Card by BOC for any reason whatsoever.
12. The Account must be in good standing at the time of crediting of the Cash Rebate. In the event the Account is delinquent, terminated or suspended for any reason whatsoever before the Cash Rebate is credited into the said Account, BOC reserves the right to forfeit the Cash Rebate at its sole discretion.
13. BOC is entitled in its absolute discretion, at any time and from time to time, vary the terms and conditions or withdraw the cash rebate promotion without any prior notice.
14. The terms and conditions set out above are supplement to, and to be read together with and form an integral part of, the BOC Cardmembers Agreement, as may be amended from time to time by the BOC in its sole and absolute discretion. Unless the context otherwise requires or the terms and conditions below expressly provide otherwise, all words and expressions defined in the BOC Cardmembers Agreement shall have the same meanings when used or referred to below. BOC's decision on all matters pertaining to the award or use of any or all of the benefits and privileges stated below shall be final and binding on the Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by BOC at any time in its sole and absolute discretion.
15. BOC may at any time vary, modify or amend these terms and conditions as it may, in its absolute discretion, think fit, and the Cardmembers shall be bound by such variations and amendments.
16. Any abuse or fraud in respect of the issuance of cash rebate, may result in the cancellation of Cash Rebate already credited into the Account.
17. Without prejudice to any of BOC's rights and remedies, BOC is entitled, at any time, in its absolute discretion and without notice, to terminate the Promotion or withdraw, cancel or invalidate any Cash Rebate already credited into the Account.
18. BOC is not 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. BOC shall not be responsible for any delay in the transmission to BOC of evidence of retail purchases by the participating merchants or any other third party.

19. Save in the case of gross negligence or wilful misconduct, BOC shall not be liable for any errors, delays, omissions in the performance of its obligations under these terms and conditions.
20. BOC's records of all matters relating to the Promotion are conclusive and binding on the Cardmembers. BOC is entitled, for any reason and at any time, without liability, to suspend the calculation or awarding of Cash Rebate, to rectify any errors in the calculation, or otherwise adjust such calculation.
21. BOC's decision on all matters relating to the Promotion is final and binding on the Cardmembers.
22. All information is correct at the time of publishing or posting online.
23. Should there be any inconsistency between the English and the Chinese version of these terms & conditions, the English version shall prevail.
24. In the event of any inconsistency between these Terms & Conditions and any brochure, marketing or promotional material relating to the cash rebate promotion, these Terms & Conditions shall prevail.
25. These terms and conditions shall be governed by the laws of Singapore and the Cardholders participate in the cash rebate promotion irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.