



Terms and Conditions for BOC Credit Card Purchase/Statement Instalment

1. By applying for BOC Purchase/Statement Instalment Plan, you accept and agree to be bound by these terms and conditions, as may be amended, modified or supplemented from time to time by Bank of China Limited, Singapore Branch ("BOC" or the "Bank") in its absolute discretion (the "Terms and Conditions").

2. BOC Purchase Instalment Plan: Cardmembers can enjoy paying the partial or full amount of a single transaction charged to their credit card (the "Transaction Amount") in monthly instalments over a period of 6, 9, 12 or 24 months. A one-time non-refundable processing fee of 2.0% on the Transaction Amount for 6 months (EIR of 6.86% p.a.), 2.0% for 9 months (EIR of 4.80% p.a.), 3.0% for 12 months (EIR of 5.54% p.a.) and 5% for 24 months (EIR of 4.80% p.a.) is applicable for each approved application. Processing fees are subject to a minimum of S\$20 per application and shall be paid in full on the payment due date of the first instalment under the BOC Purchase Instalment Plan. A minimum Transaction Amount of S\$300 is required. Combined transactions are not allowed. Any application for BOC Purchase Instalment Plan shall be made 48 hours after the transaction is made and not later than 7 days before the date of your next credit card statement. In the event that your application for BOC Purchase Instalment Plan is not received in time or not approved by BOC, you shall pay all outstanding balance of your monthly credit card statement by the payment due date.

3. BOC Statement Instalment Plan: Cardmembers can enjoy paying the partial or full outstanding retail balance of their current month's credit card statement (the "Statement Amount") in monthly instalments over a period of 12 or 24 months. A one-time non-refundable processing fee of 4.5% on the Statement Amount for 12 months (EIR of 8.31% p.a.) and 8% for 24 months (EIR of 7.68% p.a.) is applicable for each approved application. Processing fees are subject to a minimum of S\$20 per application and shall be paid in full on the payment due date of the first instalment under the BOC Statement Instalment Plan. A minimum Statement Amount of S\$500 is required. Limited to the outstanding retail balance of your current month's credit card statement (for both principal and supplementary cards). Any application for BOC Statement Instalment Plan shall be made not later than 7 days before the payment due date of your current month's credit card statement. In the event that your application for BOC Statement Instalment Plan is not received in time or not approved by BOC, you shall pay all outstanding balance of your current month's credit card statement by the payment due date.

4. The Transaction Amount or the Statement Amount (each a "Relevant Amount") shall be denominated in Singapore dollars only. Where the Relevant Amount includes amounts from transactions in a foreign currency, such amounts will be converted to Singapore dollars based on BOC's prevailing exchange rates on the date of conversion as determined by BOC.

5. Reward Points and/or Cash Rebates will not be awarded for transactions utilized for successful BOC Purchase/Statement Instalment Plan applications. Any Reward Points and/or Cash Rebates awarded for such transactions will be reversed for successful BOC Purchase/Statement Instalment Plan applications.

6. BOC reserves the right to reject any BOC Purchase/Statement Instalment Plan application in its entirety at its absolute discretion and without assigning any reason whatsoever.

7. BOC Purchase/Statement Instalment Plan is not applicable for Cash Advance, Fund Transfer, any gambling-related transactions and such other transactions as BOC may determine in its absolute discretion.

8. An administrative charge of S\$100 will be levied for any early repayment of the Relevant Amount (or any part thereof) and/or termination of the relevant credit card account. In the event of termination of the credit card account, the outstanding instalments under the BOC Purchase/Statement Instalment Plan shall become payable immediately.

9. Upon approval of your BOC Purchase/Statement Instalment Plan application, your available credit limit will be reduced by the Relevant Amount but will be restored accordingly with your payment of each monthly instalment under the BOC Purchase/Statement Instalment Plan.

10. The Terms and Conditions are correct and valid at the point of printing.