

Please note that the Terms and Conditions Governing the BOC Zaobao Credit Card Programme will be amended with effect from 01 March 2025. A summary of the revised card benefits are:

Spend Description	BOC Zaobao Credit Card Cash Rebate/Savings/Rewards	Effective from 01 March 2025
Zaobao and SPH newspaper subscriptions	Up to 10% cash rebate*	Card benefits remain the same
Dining	Up to 5% cash rebate*	
All other local and overseas retail spend	1.5% cash rebate* with no minimum spend	
RMB spend (retail transactions posted in RMB)	No currency exchange fees for retail transactions posted in RMB	
Local spend Overseas spend	S\$1 = 1 x BOC Bonus Points* S\$1 = 2 x BOC Bonus Points*	(a) Cardmembers will no longer earn BOC Bonus Points for any transactions.  (b) BOC Bonus Points accrued will remain valid for redemption.  (c) The validity and redemption rules for existing points remain unchanged (as defined in 2. BOC Bonus Points below).

\*Please refer to the full details below.

### Terms and Conditions Governing BOC Zaobao Credit Card Programme

The BOC Zaobao Credit Card Programme (this “**Programme**”) is valid for BOC Zaobao Credit Cardmembers (“**Cardmembers**”) for transactions made with the BOC Zaobao Credit Card (“**Card**”).

The terms and conditions of this Programme (“**Terms and Conditions**”) are set out below. Bank of China Limited, Singapore Branch (“**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. 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.

For the purpose of these Terms and Conditions:

“**Billing cycle**” means the period of time between each Card statement date.

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

“**Eligible Transactions**” means all Card transactions eligible for the award and computation of BOC Bonus Points and includes retail purchases and online transactions charged to the Card Account but excludes the Excluded Transactions.

“**Excluded Transactions**” means all Card transactions excluded from the accumulation of Minimum Spend under Clause 1 of these Terms and Conditions, the award of cash rebate under Clause 1 of these Terms and Conditions and the award and computation of BOC Bonus Points under Clause 2 of these Terms and Conditions, and includes card annual fees, interest and late payment charges, goods and services taxes, cash advances, fund transfers, other fees and charges pursuant to BOC’s Cardmember Agreement, instalment payments (in the form of Interest-free Instalment Plans (IPP), purchase instalments, statement instalments and tax payment plans), unposted, cancelled, disputed and refunded transactions, transactions posted in RMB and transactions made on excluded spend categories as may otherwise be stipulated in these Terms and Conditions, and shall include:

(a) any payment made with the following MCCs:

MCC	Description
4829	Payment of funds for money transfers and remittance services
4900	Utilities – electric, gas, water and sanitary
5199	Non-durable goods (not elsewhere classified)
5960, 6300	Direct Marketing – Insurance services, insurance sales, underwriting and premiums
6010, 6012, 6051, 6211	Payments to financial institutions (including banks and brokerages) for financial services
6513	Real Estate agents and managers
6530	Payment transactions – merchants
7349	Cleaning, maintenance and janitorial services
7523	Parking lots and garages
7995	Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at race tracks
8211, 8220, 8241, 8244, 8249, 8299, 8398, 8661	Professional services and membership organisations
9211, 9222, 9223, 9311, 9402, 9399, 9405	Payments to government institutions and/or payments for government related services
9498	Credit card bill payments

(b) any payments made to the following categories of merchants \*:

Category	Examples
Money Transfer and Remittance Services	Swiss Money Transfer, TransferWise, WorldRemit
Utility Bill Payments / Other Payments	SP Services , AXS, SAM payments
Financial Institutions / Services (including banks and brokerages)	helloPay, MatchMove Pay, Saxo Cap Markets, IG MARKETS, FOREX.COM, MONEYBOOKERS.COM, OANDA PACIFIC, Swiss Money Transfer
Prepaid accounts and payment service	EZLINK (FEVO), EZLINK (IMAGINE), TransitLink, NETS FlashPay, SingTel Dash, Youtrip, GrabPay Top up,

providers	MatchMove Pay, HelloPay, ShopeePay
Cleaning, Maintenance, and Janitorial Services	Helpling, Sendhelper
Government Institutions / Services	ACRA, CPF, HDB SEASON PARKING, ICA, LTA, MOM, Town Council, URA

\* 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 sole discretion.

(c) and any other retail transaction as determined by BOC in its sole discretion from time to time to be an Excluded Transaction.

“**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.

“**Overseas Spend**” refers to 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.

“**Principal Cardmember**” means the person to whom a Card other than a Supplementary Card is issued by BOC.

“**Supplementary Cardmember**” means the person to whom a Supplementary Card is issued by BOC pursuant to the BOC Cardmember Agreement.

“**Zaobao**” means the Lianhe Zaobao daily Chinese-language newspaper published by Singapore Press Holdings Limited (“**SPH**”).

## 1. Cash Rebates

### (a) Unlimited 1.5% cash rebate on all local and overseas retail spends

Unlimited 1.5% cash rebate will be awarded on all local and overseas retail spends excluding spend on Excluded Transactions charged to the Card per billing cycle. No minimum spend is required to enjoy the cash rebate under this Clause 1(a).

### (b) Cash Rebates on Zaobao & SPH newspaper subscriptions and Dining

A Cardmember must accumulate a qualifying spend of at least S\$400 charged to the Card (“**Minimum Spend**”) per billing cycle to enjoy any cash rebate under this Clause 1(b). The aggregate cash rebate that may be awarded to a Cardmember for all spend under this Clause 1(b) is capped at S\$30 per billing cycle per Card Account.

#### (i) Up to 10% cash rebate on Zaobao & SPH newspaper subscriptions

10% cash rebate will be awarded on all spend on Zaobao & SPH newspaper subscriptions once the Cardmember has met the Minimum Spend requirement for each billing cycle.

The term “**Zaobao & SPH newspaper subscriptions**” means all Zaobao and SPH newspaper subscription transactions made with SPH and charged to the Card with the transaction description containing “SPH-SUBS”.

For the avoidance of doubt, all spend on Zaobao & SPH newspaper subscriptions eligible for cash rebate under this Clause 1(b)(i) will be excluded from the award and computation of cash rebate under Clause 1(a) above.

**(ii) Up to 5% cash rebate on spend on Dining**

5% cash rebate will be awarded on all spend on Dining once the Cardmember has met the Minimum Spend requirement for each billing cycle.

The term “**Dining**” means all transactions made at restaurants, cafes and fast food restaurants in Singapore and charged to the Card 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 in Singapore and wedding banquets held in hotels in Singapore.

For the avoidance of doubt, all spend on Dining eligible for cash rebate under this Clause 1(b)(ii) will be excluded from the award and computation of cash rebate under Clause 1(a) above.

**(c) No currency exchange fees for retail transactions posted in RMB**

No currency exchange fees will be imposed for any retail transaction posted in RMB and charged to the Card.

**2. BOC Bonus Points**

- (a) With effect from 1 March 2025, a Cardmember will not be awarded BOC Bonus Points for any transactions.
- (b) A Cardmember will continue to be awarded BOC Bonus Points for all Eligible Transactions made by the Cardmember and/or his/her Supplementary Cardmember with the Card until 28 February 2025 at the following rates:
- 2 BOC Bonus Points will be awarded for every S\$1 Overseas Spend; and
  - 1 BOC Bonus Point will be awarded for every S\$1 Local Spend.
- (a) BOC Bonus Points shall be awarded to the Cardmember based on the total aggregate amount charged to the Card Account each Billing Cycle, rounded down to the nearest whole number. For the avoidance of doubt, Supplementary Cardmembers are not entitled to separate BOC Bonus Points.
- (b) The aggregated BOC Bonus Points may be viewed / checked via the following channels:
- (i) Mobile Banking;
  - (ii) Internet Banking; and
  - (iii) the 24-Hour BOC Card Centre Hotline.
- (c) Purchases made with the Card which have yet to be posted to the Card Account shall not be included in the computation of BOC Bonus Points to be awarded.
- (d) Transactions posted after the conclusion of a Billing Cycle will be awarded BOC Bonus Points in the Billing Cycle such transactions are posted in. BOC shall not be liable for costs, losses and/or liabilities incurred by the Cardmember or any other person as a result of or in connection with any failure or delay in the transmission to BOC of evidence of retail

transactions by merchants or any other third parties or the posting by BOC of any transaction to a Card Account.

- (e) BOC Bonus Points are accumulated on an annual basis and valid for period of 12 months commencing from their date of issue, or any other duration as may be specified by BOC. BOC Bonus Points accumulated but not utilised during such period will be automatically forfeited, cancelled and shall become null and void upon expiry (as illustrated in the table below), or upon the termination of the Card or Card Account, whichever is earlier.

BOC Rewards Period Illustration Table:

BOC Bonus Points Earned in the Period of	BOC Bonus Points Expiry Date
1 July 2023 to 30 June 2024	30 June 2025
1 July 2024 to 28 February 2025	30 June 2026

- (f) BOC Bonus Points may be used by a Cardmember to redeem BOC Rewards Vouchers or certain BOC Rewards.
- (g) Please refer to the Terms and Conditions of the BOC Rewards Programme for the full details.

### 3. Other Terms and Conditions – Cash Rebates

- (a) Combined spend from the Principal and Supplementary Card Accounts is allowed for the purposes of fulfilling the qualifying spend requirements stated above for award of the cash rebate under this Programme.
- (b) Any cash rebate shall be computed based on the amount of each posted transaction and rounded down to the nearest two decimal places.
- (c) 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 merchants or any other third parties. Further, BOC identifies transactions and their categories via universal MCC assigned by UnionPay International. 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.
- (d) Cash rebate awarded will be credited into the Card Account of the Cardmember in the next billing cycle. The cash rebate awarded will be reflected on the Cardmember's monthly statement.
- (e) 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 any relevant cash rebate credited and/or to charge a Cardmember in relation to such reversal, refund or cancellation of posted transactions.
- (f) All 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: (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.

- (g) 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 a Cardmember's request to terminate his/her Card; or (iii) the termination of the principal Card by BOC for any reason whatsoever.
- (h) The Card Account must be in good standing at the time of crediting of any cash rebate. In the event the Card Account is delinquent, terminated or suspended for any reason whatsoever before the relevant cash rebate is credited into the said Card Account, BOC reserves the right to forfeit such cash rebate at its sole discretion.
- (i) BOC's records of all matters relating to this Programme are conclusive and binding on all Cardmembers. BOC is entitled, for any reason and at any time, without liability, to suspend the computation or awarding of any cash rebate, rectify any errors in the computation, or otherwise adjust such computation. Any abuse or fraud in respect of the issuance of any cash rebate may result in the cancellation of the relevant cash rebate already credited into the Card Account.
- (j) BOC may vary the percentage of any cash rebate or revise the minimum spend required at any time without giving any reason.

#### **4. Other Terms and Conditions - General**

- (a) BOC reserves the right to amend, supplement, vary or cancel any of these Terms and Conditions at any time at its sole and absolute 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.
- (b) BOC may, at its sole and absolute discretion and without prior notice, suspend or discontinue this Programme at any time.
- (c) In the case of any dispute, BOC's decision on all matters relating to or in connection with this Programme shall be final and binding and no correspondence will be entertained.
- (d) 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 (including any third parties) 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](http://www.bankofchina.com/sg/aboutus).
- (e) 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.
- (f) BOC shall not be liable for any errors, delays, omissions in the performance of its obligations under these Terms and Conditions.
- (g) 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.

- (h) 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 shall prevail.
- (i) If there are any discrepancies or inconsistencies in meaning between the English version and the Chinese translation of these Terms and Conditions, the English version shall prevail.
- (j) 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.
- (k) These Terms and Conditions shall be governed by the laws of Singapore and Cardmembers participating in this Programme irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.
- (l) 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.