

Terms and Conditions Governing the BOC Rewards Programme

Please note that the Terms and Conditions Governing BOC Rewards Programme will be amended with effect from 01 March 2025. The revision is:

With effect from 01 March 2025, a BOC Zaobao Credit Card Cardmember will not earn BOC Bonus Points for any transactions.

A. DEFINITIONS

1. "Bank" or "BOC" means the Bank of China Limited, Singapore Branch including its successors and assigns.
2. "Billing Cycle" means the period of time between each Card Account Statement date.
3. "BOC Air Miles Programme" means the BOC Air Miles Programme as may be amended, supplemented, added and/or removed by the Bank from time to time without prior notice.
4. "BOC Bonus Points" means loyalty points awarded under the Programme.
5. "BOC Rewards Period" means a period of twelve (12) months commencing from the date of issue of the BOC Bonus Points, as the case may be or any other duration specified by the Bank.
6. "BOC Rewards" means any goods and/or services, benefits and/or other privileges as may be determined by the Bank in its absolute discretion which may be redeemed by the use of BOC Bonus Points under the Programme.
7. "BOC Rewards Catalogue" means the catalogue sent to the Cardholder or posted on the Bank's website for the Programme.
8. "BOC Rewards Voucher" means the voucher issued by the Bank to the Cardholder for the purpose of obtaining BOC Rewards from the relevant Merchant in accordance with these Terms and Conditions.
9. "Card" means Great Wall Card VISA Platinum, Great Wall Card Mastercard Platinum, BOC Travel Card, and/or BOC Elite Miles World Mastercard issued by the Bank and any other credit card(s) specified by the Bank which the Bank may notify you from time to time.
10. "Card Account" means the account of the cardholder maintained with the Bank in respect of the Card.
11. "Card Account Statement" means the statement of accounts issued in respect of a Card Account.
12. "Cardholder" means a principal cardholder of the Card (whose Card Account(s) have not been suspended or terminated).
13. "Eligible Transactions" means Card transactions eligible for the award and computation of BOC Bonus Points, and includes retail purchases and online transactions charged to a Card Account, but excludes the Excluded Transactions.

14. "Excluded Transactions" means Card transactions excluded from the award and computation of BOC Bonus Points, and shall include:

- a. card annual fees, interest and late payment charges;
- b. goods and services taxes;
- c. cash advances;
- d. fund transfers;
- e. other fees and charges pursuant to BOC's Cardmember Agreement;
- f. instalment payments (in the form of Interest-free Instalment Plans (IPP), purchase instalments, statement instalments and tax payment plans);
- g. unposted, cancelled, disputed and refunded transactions;
- h. transactions made on excluded spend categories as stipulated by the terms and conditions of the specific Card(s) which BOC may amend from time to time without prior notice;
- i. payments to certain categories of merchants, including but not limited to the following:
 - a) payments to government institutions and/or payments for government related services;
 - b) payment of funds for money transfers and remittance services;
 - c) utility bill payments;
 - d) donations to charity;
 - e) payments of funds to prepaid accounts and/or merchants who are categorised as "payment service providers"; and
 - f) payments made via AXS or SAM.

Some examples of the merchants referred to above include the following:

Category	Examples
Government Institutions / Services	ACRA, CPF, HDB SEASON PARKING, ICA, LTA, MOM, Town Council, URA, IRAS
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, TransitLink, NETS FlashPay, SingTel Dash, Youtrip, GrabPay, MatchMove Pay, HelloPay, ShopeePay

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.

15. "Merchant" means an individual, firm, company engaged in the business of selling and/or providing goods and/or services, benefits or other privileges comprising BOC Rewards.

16. "Programme" means the BOC Rewards Programme as may be amended, supplemented, added and/or removed by the Bank from time to time without prior notice.

17. "Supplementary Cardholder" means the person to whom a Supplementary Card is issued by the Bank under the BOC Cardmember Agreement.

18. S\$ means the lawful currency of Singapore.

19. Unless the context otherwise requires, words referring to the male gender shall include the female gender and neuter gender and words referring to the singular number shall include the plural number and vice versa. The headings to clauses are inserted for convenience of reference only.

20. All capitalised words and expressions in these Terms and Conditions shall, unless otherwise defined herein, have the same meanings as defined in the BOC Cardmember Agreement.

B. ISSUANCE OF BOC BONUS POINTS

1. A Cardholder will be awarded with BOC Bonus Points for every Eligible Transaction charged to his/her Card Account by the Cardholder and/or his/her Supplementary Cardholder.

2. With the exception of the Great Wall Card Visa Platinum, the Great Wall Card Mastercard Platinum and the BOC Travel Card, the number of BOC Bonus Points awarded for BOC Elite Miles World Mastercard is in accordance with the Card's BOC Bonus Points earn rate as set out in that Card's terms and conditions at bit.ly/BOCCARDS.

3. Cardmembers of the Great Wall Card VISA Platinum, the Great Wall Card Mastercard Platinum, and the BOC Travel Card will be awarded BOC Bonus Points for all Eligible Transactions made by the Cardmember and/or his/her Supplementary Cardmember with the Card at the following rates:

Great Wall Card VISA Platinum and Great Wall Card Mastercard Platinum:

- 3 BOC Bonus Points will be awarded for every S\$1 Overseas Spend; and
- 1 Bonus Point will be awarded for every S\$1 Local Spend.

BOC Travel Card:

- 2 BOC Bonus Points will be awarded for every S\$1 Overseas Spend; and
- 1 Bonus Point will be awarded for every S\$1 Local Spend.

For the purposes of this Clause:

- "**Overseas Spend**" refers to all Card transactions charged overseas, including card transactions made overseas and effected/charged in foreign currencies, and online transactions effected in foreign currencies at merchants with payment gateway outside of Singapore.
- "**Local Spend**" refers to all Card transactions charged in Singapore, including card transactions made overseas and effected/charged in Singapore dollars, all online transactions effected in Singapore dollars and all online transactions effected in foreign currencies at merchants with payment gateway in Singapore.

You may refer to www.bankofchina.com/sg/bcservice for more details.

4. The Bank reserves the right to amend, vary or modify the award and computation of BOC Bonus Points from time to time without prior notice.

5. Purchases made with the Card which have yet to be posted to a Cardholder's Card Account shall not be included in the computation of BOC Bonus Points to be awarded.

6. BOC reserves the right to revoke and/or deduct and/or re-compute any BOC Bonus Points awarded in the event a Cardholder and/or a Supplementary Cardholder fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Cardholder or the Bank, as the case may be.

7. Any BOC Bonus Points awarded to the Cardholder may be corrected or revised by BOC at any time to correct any computational or recording errors.

8. The aggregated BOC Bonus Points may be viewed / checked via the following channels:

- (i) Mobile Banking;
- (ii) Internet Banking;
- (iii) In the Card Account Statement; and
- (iv) the 24-Hour BOC Card Centre Hotline.

9. BOC Bonus Points accumulated but not utilised during the BOC Rewards Period will be automatically forfeited, cancelled and shall become null and void upon the expiry of such BOC Bonus Points (as illustrated in the table below), or termination of the Card, or the termination of the relevant Card Account, whichever is earlier.

BOC Rewards Period Illustration Table:

BOC Bonus Points Earned in the Period of	BOC Bonus Points Expiry Date
1 Jul 2024 to 30 Jun 2025	30 Jun 2026
1 Jul 2025 to 30 Jun 2026	30 Jun 2027
1 Jul 2026 to 30 Jun 2027	30 Jun 2028

10. BOC Bonus Points shall be awarded to the Cardholder based on the total aggregate amount charged to the Card Account for each billing cycle, rounded down to the nearest whole number.

C. REDEMPTION OF BOC BONUS POINTS

1. BOC Bonus Points may be used by a Cardholder to redeem the following:

- a. BOC Rewards Voucher(s), which are to be used to obtain BOC Rewards from the relevant Merchant(s) in accordance with these Terms and Conditions; and/or
- b. BOC Rewards, in the form of Air Miles, which are to be transferred to the Cardholder's stipulated Frequent Flyer Programme in accordance with the terms and conditions of the BOC Air Miles Programme (as provided below).

2. If a Cardholder has more than one Card or Card Account, BOC Bonus Points shall be earned and accrued separately for the individual Card Accounts and shall not be aggregated or combined for the purposes of redeeming BOC Rewards.

3. BOC Bonus Points may not be transferred for the benefit of or used by any other person other than the Cardholder to whom the BOC Bonus Points are awarded.

4. The number of BOC Bonus Points redeemed by a Cardholder will be reflected in the Card Account Statement of that Cardholder.

5. All redemptions of BOC Bonus Points under this Programme are subject to the accumulation of sufficient BOC Bonus Points in the Cardholder's Card Account at the time of redemption. A redemption request will be rejected in the event of insufficient BOC Bonus Points.

6. Where any charge posted to a Card Account is reversed, is (in BOC's opinion) found to be in respect of, or related to, an Excluded Transaction, or for such other reason as BOC may deem fit, the BOC Bonus Points awarded in respect of such transaction will be cancelled. In the event that such cancelled BOC Bonus Points have been redeemed, BOC reserves the right to debit the equivalent cash value of such redemption from the Card Account of the relevant Cardholder, based on the retail value of the relevant BOC Rewards redeemed by that Cardholder, without further notice to him/her.

D. ISSUANCE AND USE OF BOC REWARDS VOUCHERS

1. Each BOC Rewards Voucher's validity shall be as stated on the relevant BOC Rewards Voucher, and will cease to have any effect after its expiry.

2. Any use of BOC Rewards Voucher(s) is subject to the Card Account being in good standing at such time as may be determined by BOC in its absolute discretion. If the Card Account is not maintained in good standing at any time, BOC reserves the right to withdraw and disallow such use.

3. Use of the BOC Rewards Voucher is subject to:

a. The Terms and Conditions stated herein, and the terms and conditions stated on the relevant BOC Rewards Voucher and in the BOC Rewards Catalogue. In the event of any inconsistency, the terms and conditions stated on the relevant BOC Rewards Voucher shall prevail to the extent of such inconsistency.

b. Any other restrictions and/or conditions as may be imposed by the Merchant in relation to which the BOC Rewards Voucher may be used to pay for or obtain goods and/or services of the Merchant.

4. BOC Rewards Vouchers are not refundable or exchangeable for cash, BOC Bonus Points or other rewards.

5. BOC Rewards Vouchers may not be used in conjunction with other promotions, discounts, privileges or offers, unless otherwise stated.

6. BOC Rewards Vouchers redeemable for specified item(s) are valid only for the product(s) specified, and are subject to that item(s)' availability, unless otherwise stated.

7. BOC Rewards Vouchers are valid per transaction/ receipt/ bill unless otherwise stated.

8. In the event that the total value of the transaction/ receipt/ bill exceeds the value of the BOC Rewards Voucher(s), the Cardholder shall pay the balance cash component to the Merchant using his/her Card.

9. A Cardholder may authorise his/her Supplementary Cardholder to redeem the BOC Rewards from the Merchant using the BOC Rewards Voucher on his/her behalf by completing the Proxy Authorisation Form contained in the BOC Rewards Voucher. Any Supplementary Cardholder authorised by the Cardholder to redeem the BOC Rewards using the BOC Rewards Voucher must present the original signed BOC Rewards Voucher together with the completed Proxy Authorisation Form contained therein and his/her Supplementary Card and NRIC/Passport to the Merchant at such time of redemption.

10. The Bank is not obliged to replace any BOC Rewards Voucher which has been lost, defaced, torn, damaged or stolen for whatever reason.

11. The Bank is not an agent of the Merchant mentioned in the BOC Rewards Programme. The Bank shall not in any way be liable or responsible for any quantity, quality, performance, or fitness purpose of any goods and/or services redeemed under the BOC Rewards Programme or the acts or default of the Merchant.

12. Disputes in any goods and/or services redeemed under the BOC Rewards Programme must be resolved directly with the Merchant.

13. The Bank is not liable to any person, including without limitation any Cardholder or Supplementary Cardholder, for any losses, damages, claims, liabilities or expenses incurred or suffered by any person as a result of any Cardholder or Supplementary Cardholder redeeming any BOC Rewards under this Programme.

E. BOC Air Miles Programme

1. To participate in the BOC Air Miles Programme, the Cardholder must first enroll or be enrolled in the relevant participating airline's Frequent Flyer Programme ("FFP"). He/she must also complete and return the BOC Credit Card Air Miles Programme Enrolment & Redemption Form ("Form") to BOC.

2. A Cardholder who is enrolled in the BOC Air Miles Programme may convert his/her BOC Bonus Points to KrisFlyer and/or Asia Miles air miles under the relevant FFP ("Air Miles") and/or redeem air miles under any other programme or promotion as may be specified by BOC from time to time.

3. Air miles will be transferred to the account of FFP membership number indicated on the Form ("FFP Account"), and the Cardholder is responsible for providing an accurate and valid FFP membership number.

4. A Cardholder's air miles may only be transferred to the FFP Account bearing his/her own name on the relevant participating airline's records.

5. Each air miles transfer to the Cardholder's FFP Account will be subject to a non-refundable conversion fee of S\$30.56 (inclusive of GST), or a conversion fee of such other amount as BOC may determine in its absolute discretion.

6. Each air miles transfer shall be in blocks of 10,000 KrisFlyer air miles and/or 6,000 Asia Miles air miles respectively, and capped at a maximum of 10 blocks of air miles per transfer, or as may be otherwise stipulated by BOC from time to time.

7. Once a redemption request for air miles has been accepted by BOC, cancellations and/or exchange of BOC Bonus Points for any other redemption item within the BOC Rewards Programme for such air miles will not be entertained.

8. The air miles transfer process will take approximately 14 to 21 working days. Notwithstanding anything stated herein, BOC shall not be liable for any delay in the transfer process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors).

9. Strictly no urgent requests for transfers or cancellations will be entertained.

10. The Cardholder will receive a BOC Rewards Voucher as a form of notification that the redemption of the BOC Bonus Points has been approved and the transfer of the air miles is in

process. A Cardholder may refer to his/her respective airline's FFP online account statement for an update of his/her accumulated miles.

11. BOC will not be responsible for any fraudulent or unsuccessful transfer. In the case of an unsuccessful transfer, the Cardholder's BOC Bonus Points will be reinstated to the Cardholder's Card Account. The conversion fee of S\$30.56 (inclusive of GST) will not be refunded.

12. The Cardholder is subject to and shall comply with the terms and conditions of the FFP of the participating airline(s) in which he/she is enrolled.

13. BOC shall not be responsible for the Cardholder's air miles which has been successfully transferred to the Cardholder's FFP Account or for the actions of the participating airlines in connection with the BOC Air Miles Programme.

F. OTHER CONDITIONS

1. The Bank reserves the right to replace any BOC Reward(s) with another reward or item of similar value as may be determined by the Bank in its absolute discretion without giving any reason or prior notice.

2. The Bank is entitled to suspend the award or computation of BOC Bonus Points, to rectify any errors in the computation, or otherwise adjust such computation at any time without giving any reason or prior notice and without liability to any person. Any abuse or fraud relating to the issuance and/or redemption of BOC Bonus Points may result in the forfeiture of accrued BOC Bonus Points, as well as the cancellation of the Cardholder's Card(s).

3. Without prejudice to Clauses 16 (Disclosure) and 21 (BOC's Personal Data Protection) of the BOC Cardmember Agreement, by participating in this Programme, each of the Cardholder and the Supplementary Cardholder 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 or in connection with 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. The Bank shall have the absolute discretion to use any agents, contractors, vendors or third parties to administer and/or implement the Programme and the Bank shall not be liable to any person for any act, omission or neglect on the part of such agents, contractors, vendors or third parties.

5. The Bank 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 the Bank or its servants or agents.

6. The Bank shall not be liable for any losses, damages, expenses, errors, delays, omissions suffered or incurred by such person in connection with the performance of its obligations under these Terms and Conditions.

7. The Terms and Conditions contained herein are in addition to the terms and conditions in BOC Cardmember Agreement and such other terms and conditions as may be expressly stated in these Terms and Conditions, which shall continue to apply.

8. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and all Cardholders and Supplementary Cardholders hereby submit to the non-exclusive jurisdiction of the courts of Singapore.

9. The Bank may at any time at its absolute discretion and with prior notice to the Cardholder and Supplementary Cardholder, amend, supplement or vary any one or more of these Terms and Conditions.

10. The Bank may, at its sole and absolute discretion and without prior notice, suspend, cancel or discontinue the Programme at any time.

11. The Bank's decision on all matters relating to or in connection with the Programme shall be final and binding and no correspondence or claims will be entertained. By participating in this Programme, a Cardholder shall be deemed to have read, understood and accepted these Terms and Conditions, including any amendments and variations thereto.

12. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.

13. All information is correct at the time of printing or posting online.

Last Updated: 1 March 2025