

## Terms and Conditions Governing BOC Visa Infinite Card Programme (with effect from 15 June 2025)

Under the Bank of China (“**BOC**”) Visa Infinite Card Programme (this “**Programme**”), cash rebate will be awarded for retail spend made by BOC Visa Infinite Cardmembers (“**Cardmembers**”) for transactions made with the BOC Visa Infinite Card (“**Card**”).

The terms and conditions of this Programme (“**Terms and Conditions**”) are set out below. 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.

### 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 which Cardmember is the Principal cardholder of 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

There is no minimum spend required to earn the cash rebate under the Programme. There is also no cap on the maximum amount of cash rebate that you can earn in respect of transactions under categories 2.1, 2.2, 2.3 and 2.4 below. However, a transaction will qualify for cash rebate in only one category e.g. a Green Transport transaction (category 2.3) will not earn cash rebate as Local Spend (category 2.1). No cash rebate will be awarded in respect of any transactions that BOC deems to be corporate/commercial transactions or non-retail in nature. The award of cash rebate under the Programme is subject to further exclusions.

#### 2.1 1.6% cash rebate on Local Spend

1.6% cash rebate will be awarded for Local Spend card transactions for each billing cycle.

“**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.

## 2.2 2.4% cash rebate on Overseas Spend

2.4% cash rebate will be awarded for Overseas Spend for each billing cycle.

“**Overseas Spend**” means 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.

## 2.3 Up to 3% cash rebate on Electric Vehicle Charging

0.3% cash rebate will be awarded for Electric Vehicle Charging transactions made with the assigned Merchant Category Code (MCC) 5552 spend for each billing cycle. 3% cash rebate will be awarded for Electric Vehicle Charging (MCC) 5552 spend for each billing cycle with minimum total card spend of S\$2,500.

## 2.4 0.3% cash rebate on Insurance and Education Spend

0.3% cash rebate will be awarded for Card transactions (including online transactions) made on Insurance and/or Education for each billing cycle.

“**Insurance**” means all transactions with the assigned Merchant Category Code (MCC) 5960 – Direct Marketing Insurance Services and 6300 – Insurance Sales, Underwriting and Premiums.

“**Education**” means all transactions with the assigned Merchant Category Code (MCC) 8220 – Colleges, Universities, Professional Schools, and Junior Colleges.

## 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”);

Category	MCC	Description
Financial Service and Payments, such as but not limited to	4784	Toll and Bridge Fees
	4829	Money Transfer
	4900	Utilities – Electric, Gas, Water and Sanitary

Retail Merchants and Goods, such as but not limited to	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
Quasi Cash/Financial Service, such as but not limited to	6010, 6012	Financial Institutions – Manual Cash Disbursements, Merchandise, Services, and Debt Repayment
	6050	Quasi Cash–Financial Institutions, 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	Security Brokers/Dealers
	6513	Real Estate agents and managers
	6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
	6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
	6534	Quasi Cash-Remote Money Transfers
	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
	7273	Dating and Escort Services
	7372	Computer 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, 8241, 8244, 8249, 8299	Elementary and Secondary Schools, Correspondence Schools Business and Secretarial Schools, Vocational and Trade Schools, Schools and Educational Services (Not Elsewhere Classified)
Education Institutions, such as but not limited to	8398	Charitable Social Service Organizations
Professional Service and Membership Organisations, such as but not limited to	8651, 8661	Political Organizations, Religious Organizations
	8699	Membership Organizations (Not Elsewhere Classified)
	8999	Professional Services (Not Elsewhere Classified)
	9211	Court Costs, Including Alimony and Child Support
Government service, such	9222	Fines
	9223	Bail and Bond Payments

as but not limited to	9311	Tax Payments
	9402	Postal Services – Government Only
	9405	U.S. Federal Government Agencies or Departments
	9399	Government Services (Not Elsewhere Classified)

(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
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. Complimentary Lounge Access

4.1 Each principal BOC Visa Infinite Cardmember is eligible for 4 complimentary lounge visits to participating Plaza Premium Lounge per 12-month period (running from 1 November each year to 31 October the following year).

4.2 Each complimentary visit is valid for one time use only.

4.3 If the lounge is owned and operated by a third-party and not Plaza Premium Lounge, it may be excluded. Please refer to the Plaza Premium Lounge official website for the most accurate and up-to-date information, and for detailed location and operating hours, please visit [www.plazapremiumlounge.com](http://www.plazapremiumlounge.com).

4.4 The Cardmember must present the BOC Visa Infinite Card in his/her name, along with the boarding pass for the day of travel and any additional identification that the lounge may require from the Cardmember, which may include passport, national identity card or driving license at the lounge reception to access the Plaza Premium Lounge.

4.5 Each complimentary lounge visit grants complimentary access for one person only. The Cardmember's travelling companion(s) may enjoy access to the lounge by using additional complimentary lounge visits under the Cardmember's account. The Cardmember's travelling companion(s) may also enjoy access to the lounge by making payment for entry. Payment must be made on the BOC Visa Infinite Card and paid directly to Plaza Premium Lounge to gain access to the lounge.

4.6 BOC shall not be liable or responsible for reimbursement of any lounge usage by the Cardmember that exceeds the number of valid complimentary lounge visits he/she holds. The Cardmember shall bear the additional charges at their own costs.

4.7 Use of the Plaza Premium Lounge remains subject to the prevailing terms and conditions imposed by Plaza Premium Lounge, which shall be Cardmember's sole responsibility to comply with. Please visit [www.plazapremiumlounge.com](http://www.plazapremiumlounge.com) for more details.

4.8 The lounge services are offered by Plaza Premium Lounge. BOC assumes no liability or responsibility for the acts or defaults of Plaza Premium Lounge, or defects in the goods or services offered by them. BOC is not an agent of Plaza Premium Lounge. Any dispute about the quality or service standard must be resolved directly with Plaza Premium Lounge. BOC will not be responsible for any injury, loss or damage or for any charges, costs or expenses of any kind whatsoever suffered as a result of the redemption or usage of their goods and/or services.

4.9 By participating in the Programme, you are deemed to have consented to the collection, use and disclosure of your personal data by BOC and its suppliers, service providers, sponsors, promoters and/or their respective contractors for verifying your eligibility, contacting you by telephone, mobile phone, email, letter or text message regarding the Promotion(s), and all other purposes incidental to the Promotion(s).

4.10 BOC shall not be held liable in the event of any refused entry by the lounges.

4.11 Lounge usage is allowed for up to 2 hours at lounges located in China, and up to 3 hours at other lounge locations.

4.12 This offer cannot be used in conjunction with other promotional offers and cannot be exchangeable, refundable, or transferrable for cash exchanged for cash or any other service. Any un-utilized complimentary airport lounge visits shall be void and, credit or kind.

4.13 BOC and Plaza Premium Lounge reserve the right to vary the terms and conditions of this offer. Terms and conditions are subject to change without prior notice.

## **5. Visa Concierge Service**

5.1 The VISA Concierge Service (“Service”) is provided by VISA which is solely responsible for all services provided to Cardmembers (“Services”).

5.2 Neither BOC nor any of its respective subsidiaries or affiliates shall be responsible for any loss or damages arising from the Services.

5.3 For more information, visit [www.concierge-asia.visa.com](http://www.concierge-asia.visa.com) or search for Visa Concierge in the Apple App Store or Google Play. Please visit [www.concierge-asia.visa.com/terms-and-conditions](http://www.concierge-asia.visa.com/terms-and-conditions) for the full Terms and Conditions.

## **6. Other Terms and Conditions**

6.1 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, excludes 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.

6.2 Should Cardmembers’ 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.

6.3 Combined spend from Principal and Supplementary Cards is allowed for the purpose of the award of cash rebate. Cash rebate awarded for the statement 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.

6.4 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 statement month as shown in the Card statement in respect of that statement month, and will be rounded down to the nearest two decimal places.

6.5 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 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 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.

6.6 The Cash rebate amount credited will be used to automatically offset the billed amount for the Card account in 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

(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.

6.7 In the event of any cancelled, disputed and/or reversed transactions for any reason (whether in whole or in part), Cardmember will need to make incremental spend to offset the reversed transaction amount in order to continue earning Cashback.

6.8 In the event of a reversal, refund or cancellation of any posted transactions for any reason (whether in whole or in part), 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 charge a Cardmember in relation to such reversal, refund or cancellation of posted transactions.

6.9 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 Cashback awarded in respect of the Transaction amount voided, refunded, cancelled, reversed, disputed and/or reversed.

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

6.11 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.

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

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

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

6.15 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.

6.16 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 and without prior notice, a copy of which can be found on [www.bankofchina.com/sg/aboutus](http://www.bankofchina.com/sg/aboutus).

6.17 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.

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

6.19 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.

6.20 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.

6.21 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.

6.22 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.

6.23 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.

6.24 These Terms and Conditions shall be governed by the laws of Singapore and Cardmembers participating in this Programme irrevocably submit to the nonexclusive jurisdiction of the Singapore courts.