

Please note that the Terms and Conditions Governing BOC Sheng Siong Credit Card Cash Rebate Programme will be amended with effect from 10 November 2021. A summary of the revised card benefits are:

Spend Description	Sheng Siong Credit Card Cash Rebate
Sheng Siong Spend	6%
Other Spend	1.5%

Please refer to the full details below.

Terms and Conditions Governing BOC Sheng Siong Credit Card Cash Rebate Programme

The Bank of China (“**BOC**”) Sheng Siong Credit Card Cash Rebate Programme (this “**Programme**”) is valid for BOC Sheng Siong Credit Cardmembers (“**Cardmembers**”) for transactions made with the BOC Sheng Siong Credit 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.

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.

“**Sheng Siong**” means such stores and stalls (including any online store) engaged in groceries retailing and operated by Sheng Siong Group Ltd and its subsidiaries.

1. Cash Rebate

(a) 6% cash rebate on Sheng Siong Spend

6% cash rebate will be awarded on the first dollar spend made at Sheng Siong and charged to the Card with the assigned Merchant Category Code (MCC) 5411 – Grocery Stores and Supermarkets (“**Sheng Siong Spend**”) for each billing cycle.

The cash rebate is capped at S\$45 per Card Account for each billing cycle.

(b) 1.5% cash rebate on other Spend

1.5% cash rebate will be awarded on other retail purchases (“other Spend”) made outside of Sheng Siong, excluding transactions referred to in Clause 2(a) of these Terms and Conditions, and transactions made to the following categories as stated in these Terms and Conditions or determined by BOC in its absolute discretion from time to time.

MCC	Description
4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services
4829	Money Transfer
4900	Utilities – Electric, Gas, Water and Sanitary
5199	Nondurable Goods (Not Elsewhere Classified)
5411	Grocery Stores and Supermarkets
5960, 6300	Direct Marketing – Insurance Services, Insurance Sales, Underwriting, and Premiums
6010, 6012	Financial Institutions – Manual Cash Disbursements, Merchandise, Services, and Debt Repayment
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
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance, and Janitorial Services
7523	Parking Lots, Parking Meters and Garages
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8211, 8220, 8241, 8244, 8249, 8299	Elementary and Secondary Schools, Colleges, Universities, Professional Schools, and Junior Colleges, Correspondence Schools Business and Secretarial Schools, Vocational and Trade Schools, Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651, 8661	Political Organizations, Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments
9399	Government Services (Not Elsewhere Classified)

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)	helloPay, MatchMove Pay, Saxo Cap Markets, IG MARKETS, FOREX.COM, MONEYBOOKERS.COM, OANDA PACIFIC, Swiss Money Transfer

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 (FEVO), EZLINK (IMAGINE), TransitLink, NETS FlashPay, SingTel Dash, Youtrip, GrabPay Top up, MatchMove Pay, HelloPay, ShopeePay
Cleaning, Maintenance, and Janitorial Services	Helping, Sendhelper

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.

There is no earn cap on the cash rebate on such other Spend per Card Account for each billing cycle.

2. Other Terms and Conditions

- (a) 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, and excludes the excluded transactions and merchants indicated above and 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) and such other transactions as determined by BOC from time to time at its sole discretion.
- (b) Combined spend from Principal and Supplementary Cards is allowed for the purpose of the award of cash rebate.
- (c) Any cash rebate shall be computed based on the amount of each posted transaction, and rounded down to the nearest two decimal places.
- (d) 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.
- (e) Cash rebate awarded 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.
- (f) 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 cash rebate credited and/or to charge a Cardmember in relation to such reversal, refund or cancellation of posted transactions.

- (g) 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.
- (h) 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.
- (i) 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.
- (j) BOC's records of all matters relating to this Programme are conclusive and binding on the 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.
- (k) BOC may vary the percentage of the cash rebate or revise the minimum spend required at any time without giving any reason.
- (l) 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.
- (m) BOC may, at its sole and absolute discretion and without prior notice, suspend or discontinue this Programme at any time.
- (n) In the case of any dispute, BOC's decision on all matters relating to this Programme shall be final and binding and no correspondence will be entertained.
- (o) 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, a copy of which can be found on www.bankofchina.com/sg/aboutus.
- (p) 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.
- (q) BOC shall not be liable for any errors, delays, omissions in the performance of its obligations under these Terms and Conditions.
- (r) 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.

- (s) 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.
- (t) Should there be any inconsistency between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
- (u) 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.
- (v) A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these Terms and Conditions.
- (w) 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.