



## **TERMS AND CONDITIONS GOVERNING OCBC CORPORATE DEBIT CARD CASHBACK PROGRAMME ("THE PROGRAMME")**

关于华侨银行企业借记卡现金回扣计划(“本计划”)的条款与条件

**These Terms and Conditions Governing OCBC Corporate Debit Card Cashback Programme will be in effect from 15 July 2026.**

《关于华侨银行企业借记卡现金回扣计划的条款与条件》将自2026年7月15日起生效。

The following Terms and Conditions and any other rules, procedures or instructions which we may issue from time to time (collectively "Terms and Conditions") shall apply to the OCBC Corporate Debit Card ("Corporate Debit Card" or "Card").

以下条款与条件, 以及我行可能不时发布的任何其他规则、程序或指示(统称为“条款与条件”), 均适用于华侨银行企业借记卡(“企业借记卡”或“借记卡”)。

These Terms and Conditions together with the Terms and Conditions of the OCBC Corporate Debit Card Agreement (as may be amended, modified and supplemented by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") from time to time) shall govern and apply to the OCBC Corporate Debit Card and the Programme. In the event of any conflict or inconsistency between these Terms and Conditions and the OCBC Corporate Debit Card Agreement, these Terms and Conditions shall prevail in so far as they relate to the Programme.

这些条款与条件, 连同《华侨银行企业借记卡协议条款与条件》(华侨银行有限公司(“华侨银行”)可能会不时对该协议作出修订、更改和补充), 将共同规管并适用于华侨银行企业借记卡及本计划。若这些条款与条件和《华侨银行企业借记卡协议》之间存在任何冲突或不一致之处, 就本计划相关事宜而言, 应以这些条款与条件为准。

All terms and references used in these Terms and Conditions and which are defined or construed in the OCBC Corporate Debit Card Agreement but are not defined or construed in these Terms and Conditions shall have the same meaning and construction in these Terms and Conditions.

凡在这些条款与条件中使用, 且已在《华侨银行企业借记卡协议》中定义或阐释的术语及引用, 若未在这些条款与条件中另行定义或阐释, 则在这些条款与条件中应具有相同的含义和阐释。

### **1. Corporate Debit Card**

#### **企业借记卡**

- a) The Corporate Debit Card is a card bearing the name Mastercard and/or the service mark of Mastercard issued by OCBC Bank (including any substitution, replacements or renewals thereof) which comes with the following features:

企业借记卡由华侨银行发行, 载有万事达卡名称和/或万事达卡服务标记(包括其任何替换卡、补发卡或续期卡), 具备以下特征:

- i) base cashback of 0.2% on all Base Transactions. For the avoidance of doubt, (A) there is no minimum spend requirement to qualify for the base cashback and (B) the base cashback is not subject to any cap; and  
所有基础交易均可获得 0.2% 的基础现金回扣。为避免疑问, (A)获得基础现金回扣没有最低消费要求; 且(B)基础现金回扣不设上限; 及
- ii) bonus cashback of 0.8% on Online Purchases, in addition to the 0.2% base cashback. For the avoidance of doubt, (A) there is no minimum spend requirement to qualify for the bonus cashback and (B) the bonus cashback is not subject to any cap.

网上购物除可获得 0.2% 的基础现金回扣外，还可获得 0.8% 的额外现金回扣。为避免疑问，(A)获得额外现金回扣没有最低消费要求；且(B)额外现金回扣不设上限。

Please refer to Section 2 of these Terms and Conditions for details of these transactions.

有关这些交易的详情，请参阅这些条款与条件的第 2 节。

## **2. Cashback**

### **现金回扣**

#### **a) Base Transactions**

##### **基础交易**

“Base Transactions” refers to all transactions successfully charged to your Card, excluding transactions referred to in Clause 3(d) of these Terms and Conditions.

“基础交易”系指所有成功计入贵卡内的交易，但不包括这些条款与条件第 3(d)条中所述交易。

#### **b) Online Purchases**

##### **网上购物**

“Online Purchases” refers to all online transactions successfully charged to your Card, excluding transactions referred to in Clause 3(d) of these Terms and Conditions.

“网上购物”系指所有成功计入贵卡内的网上交易，但不包括这些条款与条件第 3(d)条中所述交易。

## **3. Other Conditions**

### **其他条件**

#### **a) Cashback is computed based on 2 decimal places per transaction without any rounding.**

每笔交易的现金回扣均保留两位小数，不进行四舍五入。

#### **b) Cashback earned will be credited into the Card Account within the next calendar month of the posting date of the transaction.**

赚取的现金回扣将在交易入账日期的下一个日历月内记入卡账户。

“Posting date” refers to the date when OCBC Bank receives the transaction details from the merchant/retailer that you made a transaction at. This may differ from the transaction date.

“入账日期”系指华侨银行收到您在商户/零售商处进行交易的交易详情之日。该日期可能与交易日期不同。

#### **c) We reserve the right to vary the cashback rate without notice at any time or from time to time.**

我行有权随时或不定期更改现金回扣比率，恕不另行通知。

#### **d) Cashback is awarded only for retail purchases made on the Card. Retail purchases can be made either in person or online and must be transacted via Mastercard. These exclude the following transactions:**

现金回扣仅针对使用借记卡进行的零售消费发放。零售消费可以是在实体店进行，也可以是在线进行，但必须通过万事达卡进行交易。以下交易不包括在内：

- i) Annual card fees, Cash-On-Instalments, Instalment Payment Plan, Paylite, Tax Payments, Late Payments Charges, Cash Advances, Goods and Services Taxes;  
借记卡年费、现金分期、分期付款计划、Paylite(灵活分期)、税款支付、逾期付款费用、预借现金、商品及服务税;
- ii) Bill Payments made via Internet Banking or any AXS network;  
通过网上银行或任何 AXS 网络进行的账单支付;
- iii) Payments to the following Merchant Category Code and Description:  
按以下商户类别代码及描述进行支付的交易:

| <b>MCC</b><br>商户类别代码 | <b>Description</b><br>描述                                                                                                               |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| 4784                 | Tolls and Bridge Fees<br>过路费和过桥费                                                                                                       |
| 4829                 | Wire Transfer Money Orders (WTMOs)<br>电汇汇票(WTMOs)                                                                                      |
| 4900                 | Utilities–Electric, Gas, Heating Oil, Sanitary, Water<br>公用事业费 - 电力、煤气、取暖油、卫生、水费                                                       |
| 5047                 | Medical, Dental, Ophthalmic and Hospital Equipment and Supplies<br>医疗、牙科、眼科及医院设备和用品                                                    |
| 5199                 | Nondurable Goods (Not Elsewhere Classified)<br>非耐用品(未另作分类)                                                                             |
| 5993                 | Cigars Stores and Stands<br>雪茄店和烟摊                                                                                                     |
| 6010                 | Member Financial Institution–Manual Cash Disbursements<br>会员金融机构 - 手动现金支付                                                              |
| 6012                 | Member Financial Institution–Merchandise And Services<br>会员金融机构 - 商品及服务                                                                |
| 6051                 | Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)<br>类现金商户(非金融机构 - 外币、非法定货币、加密货币) |
| 6211                 | Securities–Brokers and Dealers<br>证券 - 经纪商和交易商                                                                                         |
| 6300, 5960           | Insurance Sales, Underwriting and Premiums/ Direct Marketing Insurance Services<br>保险销售、承保和保费 / 直销保险服务                                 |
| 6513                 | Real Estate Agents and Managers<br>房地产经纪人和经理                                                                                           |
| 6540                 | Non-Financial Institutions – Stored Value Card Purchase/Load<br>非金融机构 - 储值卡购买 / 充值                                                     |
| 7349                 | Cleaning, Maintenance and Janitorial Services<br>清洁、维护和保洁服务                                                                            |
| 7523                 | Automobile Parking Lots and Garages<br>停车场和车库                                                                                          |
| 7995                 | Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks                       |

|                                    |                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                    | 赌博 - 投注，包括彩票、赌场筹码、场外投注，以及赛马场的赌注                                                                                                                                                                                                                                                                                                          |
| 8062                               | Hospitals<br>医院                                                                                                                                                                                                                                                                                                                          |
| 8211, 8220, 8241, 8244, 8249, 8299 | Schools, Elementary and Secondary / Colleges, Universities, Professional Schools and Junior Colleges / Schools, Correspondence / Schools, Business and Secretarial / Schools, Trade and Vocational / Schools And Educational Services–Not Elsewhere Classified<br>小学和中学 / 学院、大学、专业学校、社区学院 / 函授学校 / 商业和文秘学校 / 贸易和职业技术学校 / 学校及教育服务 - 未另作分类 |
| 8398, 8661                         | Charitable/Religious Organizations<br>慈善/宗教组织                                                                                                                                                                                                                                                                                            |
| 8651                               | Political Organizations<br>政治组织                                                                                                                                                                                                                                                                                                          |
| 8675                               | Automobile Associations<br>汽车协会                                                                                                                                                                                                                                                                                                          |
| 8699                               | Organizations, Membership-Not Elsewhere Classified (Labor Union)<br>会员组织(包括工会)- 未另作分类                                                                                                                                                                                                                                                    |
| 9211                               | Court Costs Including Alimony and Child Support<br>法院费用，包括赡养费和抚养费                                                                                                                                                                                                                                                                        |
| 9222                               | Fines<br>罚款                                                                                                                                                                                                                                                                                                                              |
| 9223                               | Bail and Bond Payments<br>保释金和保证金支付                                                                                                                                                                                                                                                                                                      |
| 9311                               | Tax Payments<br>税款支付                                                                                                                                                                                                                                                                                                                     |
| 9399                               | Government Services–Not Elsewhere Classified<br>政府服务 – 未另作分类                                                                                                                                                                                                                                                                             |
| 9402                               | Postal Services–Government Only<br>邮政服务 - 仅限政府机构                                                                                                                                                                                                                                                                                         |
| 9405                               | Intra-Government Purchases–Government Only<br>政府内部采购 - 仅限政府机构                                                                                                                                                                                                                                                                            |

- iv) Funds to prepaid accounts and merchants who are categorised as "payment service providers", which include (without limitation) EZ-Link, NETS FlashPay, eNETS, SAM, Transit Link, AXS, GrabPay, Youtrip, Shopee Pay and Singtel Dash. The exclusions are not exhaustive and may be subject to changes from time to time. OCBC Bank has the absolute discretion to determine whether any prepaid account or merchant is considered a "payment service provider".  
向预付账户及被归类为“支付服务提供商”的商户充值，包括但不限于 EZ-Link、NETS FlashPay、eNETS、SAM、Transit Link、AXS、GrabPay、Youtrip、Shopee Pay 和 Singtel Dash。上述排除条款并非详尽无遗，且可能会不时发生变动。华侨银行可酌情判定任何预付账户或商户是否被视为“支付服务提供商”。
- v) Transactions under Transportation and Tolls MCC 4111/4121/4131 except for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi). For avoidance of doubt, you will still earn cashback for transactions with Grab

Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi) for all applicable Cards;

商户类别代码为 4111/4121/4131 的交通和过路费交易，但与 Grab 出行、Gojek 以及持牌出租车运营商(包括但不限于康福/城市德士/Transcab/SMRT 德士/Premier 德士/Prime 德士/HDT 德士)的交易除外。为避免疑问，使用所有适用借记卡与 Grab 出行、Gojek 以及持牌出租车运营商(包括但不限于康福/城市德士/Transcab/SMRT 德士/Premier 德士/Prime 德士/HDT 德士)进行的交易，您仍然可以赚取现金回扣；

vi) Other fees and charges;  
其他费用和开支；

vii) Payments made via telephone or mail order;  
通过电话或邮政方式进行的付款；

viii) Subscription and recurring payments;  
订阅及定期付款；

ix) Payments of membership fees to clubs and associations;  
向俱乐部和协会支付的会员费；

x) Any other transactions determined by OCBC Bank from time to time without prior notice or giving any reason.  
由华侨银行不时决定的任何其他交易，无需事先通知或给出任何理由。

e) Retail purchases charged to the Card on a relevant calendar month but yet to be posted to the Card Account within that calendar month will not be taken into account in the computation of cashback to be awarded for that calendar month.

在相关日历月内刷卡消费，但在该月内尚未记入卡账户的零售交易，将不会计入该月的现金回扣计算中。

f) Refunded retail purchases will be deducted from the relevant monthly billed amount for the computation and award of cashback. Any reversed portion of cashback will be reflected in the Billing Statement of the following month.

已退款的零售交易将从相关月份的账单金额中扣除，用于计算和发放现金回扣。任何被撤销的现金回扣部分，将显示在次月的账单中。

g) We may retract, deduct and/or re-compute any cashback awarded if any cardmember abuses the Programme, as deemed fit by the bank, or if the Card Account is terminated by a cardmember or OCBC Bank.

如果持卡人滥用本计划(由我行自行判定)，或者卡账户被持卡人或华侨银行终止，我行有权撤回、扣除和/或重新计算任何已发放的现金回扣。

h) Any cashback awarded will be reflected in the statement of the Card Account provided on a monthly basis.

任何已发放的现金回扣，将显示在按月提供的卡账户账单中。

i) We reserve the right to replace the cashback with another item or kind of reward as we may determine without notice at any time or from time to time.

我行有权随时或不定期将现金回扣更换为我行可能决定的其他物品或奖励，无需另行通知。

- j) We reserve the right at any time without giving any reason or notice to the cardmember to clawback, deduct, withdraw or cancel any cashback awarded to you without liability. The cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.

我行有权随时在无需给出任何理由或通知持卡人的情况下，追回、扣除、撤销或取消任何已发给您的现金回扣，且不承担任何责任。对于此类扣除、撤销或取消，持卡人将无权获得任何形式的付款或赔偿。

- k) We may, at our sole discretion and without notice, suspend the Card and/or Programme at any time and without providing any reason whatsoever.

我行有权酌情决定随时暂停借记卡和/或本计划，无需发出通知，亦无需提供任何理由。

- l) The crediting of cashback to the Card Account will be entirely at our discretion and we shall not be liable or responsible for any loss or damage suffered or incurred by any cardmember in connection with the Card. Without prejudice to the generality of the foregoing, if the Card Account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the cashback is credited into the Card Account, OCBC Bank reserves the right not to credit the cashback.

是否将现金回扣存入卡账户完全由我行酌情决定，对于任何持卡人因借记卡而遭受或产生的任何损失或损害，我行概不承担责任。在不影响上述条款一般性的前提下，如果在现金回扣存入账户之前，卡账户出现拖欠、主动或被动关闭、终止，或因任何原因被冻结使用，华侨银行有权不予存入该笔现金回扣。

- m) Our decision on all matters relating to or in connection with the Card (including the Programme) shall be final and binding on all cardmembers.

我行就所有借记卡(包括本计划)相关事宜作出的决定，均为最终决定，并对所有持卡人均具约束力。

- n) In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional materials relating to the Card, these Terms and Conditions shall prevail.

若这些条款与条件和任何关于借记卡的宣传册、市场营销或推广材料之间存在任何不一致之处，应以这些条款与条件为准。

#### **4. Amendments**

##### **修订**

We may vary, add, delete, amend or modify any one or more provisions in these Terms and Conditions at any time and from time to time without notice. You are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if you do not terminate the use of the Card.

我行可随时或不定期对这些条款与条件中的一项或多项规定进行更改、添加、删除、修订或修改，无需另行通知。如果您不终止使用借记卡，即视为您已接受此类更改、添加、删除、修订和/或修改，并受之约束。

## **5. Rights of third parties**

### **第三方权利**

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.

非这些条款与条件当事方的人士，无权根据2001年《合同(第三方权利)法》强制执行这些条款与条件中的任何规定。

## **6. Governing law and jurisdiction clause**

### **适用法律及司法管辖权条款**

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of the Republic of Singapore.

这些条款与条件应受新加坡共和国法律约束并据之解释，且您不可撤销地接受服从新加坡共和国法院的非专属管辖权。