

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

有关华侨银行借记卡返利计划（“计划”）的条款与条件

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 Debit Card".

下列条款与条件以及本行不时发布的任何其他规则、程序或说明（统称为“条款与条件”）适用于“华侨银行借记卡”。

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

这些条款与条件，连同华侨银行借记卡会员协议（华侨银行可能会不时做出修订、更改和补充）之条款，应规限和适用于华侨银行借记卡及计划。如果这些条款与条件和华侨银行借记卡会员协议之间存在任何冲突或不一致，则就华侨银行借记卡及计划而言，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 Debit Cardmembers Agreement but are not defined or construed in these Terms and Conditions shall have the same meaning and construction in these Terms and Conditions.

这些条款与条件中使用而未作定义或解释的所有术语和引述，若在华侨银行借记卡会员协议中做出定义或解释，则在这些条款与条件中应具有相同涵义和理解。

1. OCBC Debit Card 华侨银行借记卡

- a) The OCBC Debit Card ("Card") is a card bearing the name VISA and/or the service mark of VISA issued by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") (including any substitution, replacements or renewals thereof) which comes with the following features:

华侨银行借记卡（“卡”）系指由华侨银行有限公司（“华侨银行”）发放并载有 VISA 字样和 / 或 VISA 服务标志的卡（包括其任何替换、补发或续展），附带下列功能：

- i. 1% cashback on fast food
快餐返利 1%
- ii. 1% cashback on selected groceries merchants
选定杂货商户返利 1%
- iii. 1% cashback on selected online merchants
选定网上商户返利 1%
- iv. 1% cashback on selected transport merchants
选定交通商户返利 1%

- b) To be eligible for the above cashback on purchases of fast food and selected groceries, and transactions with selected online merchants and selected transport merchants, Cardmembers must spend a minimum of S\$500 based on posted transactions in a calendar month on the OCBC Debit Card (the "Minimum Spend Requirement"). In the event the Minimum Spend Requirement is not met, Cardmembers will not be eligible for any cashback.

为有资格就购买快餐和选定杂货以及与选定网上商户和选定交通商户之交易而获得上述返利，卡会员必须使用华侨银行借记卡在一个公历月内过账交易消费至少 500 新加坡元（“最低消费要求”）。若未达最低消费要求，卡会员将无资格获得任何返利。

For the avoidance of doubt, spend incurred on or in connection with any stored value and prepaid products and prepaid accounts and merchants who are categorised as "payment service providers" (including without limitation, spend incurred on NETS FlashPay products or services, Ez-Link products or services etc, payments made to top up the GrabPay Wallet, Shopee Pay, YouTrip, Singtel Dash or any such other similar payments) will not be counted towards calculating Cardmembers' Minimum Spend Requirement or determining eligibility for any cashback. 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".

为免疑虑，因任何储值 and 预付产品、预付账户及归类为“支付服务提供商”的商户所发生或与之相关的消费 (包括但不限于因 NETS FlashPay 产品或服务、Ez-Link 产品或服务所发生的消费，以及为 GrabPay Wallet、Shopee Pay、YouTrip 或 Singtel Dash 进行充值所作付款，或任何其他类似付款)，在计算卡会员的最低消费要求或确定是否有资格获得任何返利时，将不计入内。该等排除并非全部，且可能会不时发生变更。华侨银行有权自行确定是否将任何预付账户或商户视为“支付服务提供商”。

Transaction spends made to the following organizations or any other organization as determined by OCBC Bank in its absolute discretion from time to time (each, an “Excluded Organization”) will also not be counted towards calculating Cardmembers’ Minimum Spend Requirement or determining eligibility for any cashback:

向下列组织或由华侨银行不时自行确定的任何其他组织 (“排除组织”) 所作交易消费，在计算卡会员的最低消费要求或确定是否有资格获得任何返利时，亦将不计入内：

MCC 商户类别代码	Excluded Organisation 排除组织
4784	Tolls and Bridge Fees 过路费/过桥费
4829	Wire Transfer Money Orders (WTMOs) 电汇单 (WTMO)
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies 医疗、牙科、眼科及医院设备和用品
5199	Nondurable Goods (Not Elsewhere Classified) 非耐用品 (未另分类)
5993	Cigars Stores and Stands 雪茄店铺和摊位
6010	Member Financial Institution—Manual Cash Disbursements 会员金融机构—手动现金支出
6012	Member Financial Institution— Merchandise and Services 会员金融机构—商品与服务
6051	Quasi Cash—Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency) 准现金—商户 (非金融机构—外币、非法定货币、加密数字货币)
6211	Securities—Brokers and Dealers 证券—经纪人与交易商
6300	Insurance Sales, Underwriting and Premiums 保险销售、承保与保费
5960	Direct Marketing Insurance Services 直销保险服务
6513	Real Estate Agents and Managers 房地产经纪人与管理人
6540	Non-Financial Institutions – Stored Value Card Purchase/Load 非金融机构—储值卡购买 / 充值
7349	Cleaning, Maintenance and Janitorial Services 清理、维护与保洁服务
7523	Automobile Parking Lots and Garages 自动停车场与车库
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、赌场赌博筹码、场外投注，以及在赛马场下注

8062	Hospitals 医院
8211	Schools, Elementary and Secondary 中小学
8220	Colleges, Universities, Professional Schools and Junior Colleges 学院、大学、职业学校和专科院校
8241	Schools, Correspondence 函授学校
8244	Schools, Business and Secretarial 商务和秘书学校
8249	Schools, Trade and Vocational 贸易与职业技术学校
8299	Schools And Educational Services–Not Elsewhere Classified 学校与教育服务—未另分类
8398	Charitable/Religious Organizations 慈善 / 宗教组织
8661	
8651	Political Organizations 政治组织
8675	Automobile Associations 汽车协会
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union) 会员组织—未另分类(工会)
9211	Court Costs Including Alimony and Child Support 诉讼费用, 包括赡养费和子女抚养费
9222	Fines 罚款
9223	Bail and Bond Payments 保释金
9311	Tax Payments 纳税
9399	Government Services–Not Elsewhere Classified 政府服务—未另分类
9402	Postal Services–Government Only 邮政服务—仅限政府
9405	Intra-Government Purchases–Government Only 政府内部购买—仅限政府

2. Cashback 返利

a. Fast Food 快餐

- In order to be eligible under this category, the spend must be incurred in any establishments classified under Visa Merchant Category Code 5814 in Singapore dollars, both online and in-store. Notwithstanding anything to the contrary, OCBC has the absolute discretion to determine whether a spend or transaction qualifies as a transaction made at a fast-food restaurant.
为有资格获得此类返利, 必须在 VISA 商户类别代码 5814 项下任何组织以新加坡元发生线上或线下消费。尽管有任何相反规定, 华侨银行有权自行确定某项消费或交易是否可归类为快餐店交易。
- For the avoidance of doubt, spend incurred in foreign currencies under this category will not be recognized.

为免生疑虑，此类项下以外币发生的消费不获认可。

b. Selected Groceries 选定杂货

- i. In order to be eligible under this category, the spend must be incurred with any of the following online or in-stores in Singapore dollars:
为有资格获得此类返利，必须以新加坡元发生下列任何线上或线下消费：
 - FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores)
FairPrice 超市(包括 FairPrice Xtra 和 FairPrice Finest 店铺)
 - FairPrice Online FairPrice 线上消费
 - Warehouse Club
- ii. Notwithstanding anything to the contrary, spend incurred at Unity stores will not qualify under this category.
尽管有任何相反规定，在任何 Unity 店铺发生的消费不归入此类。

For the avoidance of doubt, spend incurred in foreign currencies under this category will not be recognized.

为免生疑虑，此类项下以外币发生的消费不获认可。

c. Selected Online Merchants 选定网上商户

- i. In order to be eligible under this category, online transactions must be done/conducted with any of the following online merchants:
为有资格获得此类返利，必须与下列任何网上商户进行线上交易：
 - Shopee
 - Lazada
- ii. For the purpose of these Terms and Conditions, "online transactions" are retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction type through the Visa/MasterCard Worldwide networks. Retail transactions are purchases for goods and services and exclude the following transactions:
在这些条款与条件中，“线上交易”系指在互联网上进行并由相关商户 / 收单机构通过 Visa/MasterCard Worldwide 网络作为线上交易类型予以处理的零售交易，包括购买货物和服务，但下列交易除外：
 - Payments made via telephone or mail order 电话或邮购付款；
 - Payment of funds to prepaid accounts and merchants who are categorised as "payment service providers" 汇款至预付账户和归类为“支付服务提供商”的商户；
 - Payments made via online banking 网银付款；
 - Any other transactions determined by OCBC from time to time. 华侨银行不时确定的任何其他交易。

d. Selected Transport Merchants 选定交通商户

- i. In order to be eligible under this category, the spend must be classified as Merchant Category Code 4121 (Taxicabs and Limousines) or Merchant Category Code 4111 (Local/Suburban Commuter Passenger Transportation) and must be incurred with any of the following transport merchants in Singapore dollars:
为有资格获得此类返利，消费必须归类为商户类别代码 4121 (出租车与豪华轿车) 或商户类别代码 4111 (本地 / 郊区通勤客运)，且必须是与下列任何交通商户以新加坡元进行：
 - CDG Zig
 - Grab
 - Go-Jek
 - TADA
 - Transit - SimplyGo
- ii. For the avoidance of doubt, spend incurred will not be recognized:
为免生疑虑，以下列方式发生的消费将不获认可：
 - in foreign currencies under this category; and/or
此类项下以外币发生；和 / 或

- in relation to payments made to top up any stored value, prepaid products or digital wallet provided by the aforementioned transport merchants.
涉及为前述交通商户提供的任何储值、预付产品或数字钱包进行充值所作付款。

3. Other Conditions 其他条件

- Cashback is computed based on 2 decimal places per transaction without any rounding.
每笔交易返利计算保留小数点后两位，无四舍五入。
- Cashback earned will be credited into the Cardmember's card account by the end of the relevant calendar month following the relevant calendar month in which the transaction was posted on the Cardmember's card account.
所得返利将在交易过账到卡会员账户次月结束前贷记入卡会员账户。
- Cashback earned will be credited into the Cardmember's card account by the end of the relevant calendar month following the relevant calendar month in which the transaction was posted on the Cardmember's card account.
所得返利将在交易过账到卡会员账户次月结束前贷记入卡会员账户。
- We reserve the right to vary the percentage of the cashback or revise the minimum spend required without notice at any time or from time to time.
本行有权随时或不时变更现金返利百分比或修改所需最低消费，无须发送通知。
- Cashback are awarded only for retail purchases made on the Card. Annual card fees, income tax, goods and services taxes, and other fees and charges will not be taken into account in the award and computation of cashback.
返利仅限用卡作零售购买之情形。在给予和计算返利时，不考虑年费、所得税、商品与服务税以及其他收费。
- Retail purchases charged to the Card on a relevant calendar month but yet to be posted to the Card Account within that particular calendar month will not be taken into account in the computation of cashback to be awarded.
在计算将要给予的返利时，不考虑在某月用卡消费但当月未过账的零售交易。
- 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.
在给予和计算返利时，零售购买退款将从相关月度记账金额中扣除。返利的任何转回部分将在次月账单中列明。
- Any cashback awarded will be reflected in the statement of the Fast Cash deposit account that is linked to the relevant OCBC Debit Card provided on a monthly basis.
给予的任何返利将在 Fast Cash 存款账户(与相关华侨银行借记卡关联)的每月对账单中列明。
- 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.
本行有权以本行随时或不时确定的其他回报替代返利，无须发送通知。
- 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. Cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
本行有权随时追回、扣除、终止或取消给予卡会员的任何返利，无须发送通知或说明理由，亦无须承担责任。卡会员无权以该等扣除、终止或取消为由要求任何付款或赔偿。
- We may, at our sole discretion and without notice, suspend the Card and/or the Programme at any time and without providing any reason whatsoever.
本行有权随时酌情决定暂停用卡和 / 或计划，无须发送通知或说明理由。
- The crediting of cashback to Cardmember's 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.
本行有权酌情决定是否将返利贷记入卡会员账户。对于任何卡会员因用卡而蒙受或产生的任何损失或损害，本行无须负责。
- Our decision on all matters relating to or in connection with the Card (including the Programme) shall be final and binding on all Cardmembers.

本行就用卡(包括计划)相关事项所作决定对全体卡会员具有最终约束力。

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

如果这些条款与条件和有关用卡的任何宣传册或市场推广资料之间存在任何不一致，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.

本行有权随时和不时更改、补充、删除或修订这些条款与条件的任何一项或多项规定，无须发送通知。若您未终止用卡，即视为同意该等更改、补充、删除或修订，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 Cap 53B to enforce any of these Terms and Conditions.

非属这些条款与条件的签订方之人，无权依据《合同(第三方权利)法》(新加坡法律第 53B 章) 执行这些条款与条件的任何规定。

6. Governing law and jurisdiction clause 适用法律与管辖权

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.

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

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