

LIST OF MERCHANT CATEGORIES THAT ARE EXAMPT FOR 365 JOYFUL REWARD

MCC CODE	DESCRIBE	REMARK
MCC 1520	GENERAL CONTRACTORS - RESIDENTIAL AND COMMERCIAL	
MCC 4458	TOBACCO DISTRIBUTION	
MCC 4900	UTILITIES - ELECTRIC, GAS, HEATING, WATER	
MCC 5013*	MOTOR VEHICLE SUPPLIES AND NEW PARTS	
MCC 5021*	OFFICE AND COMMERCIAL FURNITURE	
MCC 5039*	CONSTRUCTION MATERIALS - NOT ELSEWHERE CLASSIFIED	
MCC 5044*	OFFICE, PHOTOGRAPHIC, PHOTOCOPY, AND MICROFILM EQUIPMENT	
MCC 5045*	COMPUTERS, COMPUTER PERIPHERAL EQUIPMENT - NOT ELSEWHERE CL	
MCC 5046*	COMMERCIAL EQUIPMENT - NOT ELSEWHERE CLASSIFIED	
MCC 5047*	DENTAL/LABORATORY/MEDICAL/OPHTHALMIC HOSPITAL EQUIPMENT AND	
MCC 5051*	METALIC PRODUCTS AND SUPPLIES	
MCC 5065*	ELECTRICAL PARTS AND EQUIPMENT	
MCC 5072*	HARDWARE EQUIPMENT AND SUPPLIES	
MCC 5074*	PLUMBING AND HEATING EQUIPMENT AND SUPPLIES	
MCC 5111*	STATIONERY, OFFICE SUPPLIES, AND PRINTING AND WRITING PAPER	
MCC 5122*	DRUGS, DRUG PROPRIETORS	
MCC 5131*	PIECE GOODS, NOTIONS, AND OTHER DRY GOODS	
MCC 5137*	MEN'S, WOMEN'S, AND CHILDREN'S UNIFORMS AND COMMERCIAL CLOT	
MCC 5139*	COMMERCIAL FOOTWEAR	
MCC 5172*	PETROLEUM AND PETROLEUM PRODUCTS	
MCC 5192*	BOOKS, PERIODICALS, AND NEWSPAPERS	
MCC 5193*	FLORISTS' SUPPLIES, NURSERY STOCK AND FLOWERS	
MCC 5198*	PAINTING PRODUCTS AND SUPPLIES	
MCC 5271	MOBILE HOME DEALERS	
MCC 5398	WHOLESALES IN LAGE-SCALE ENTERPRISE	
MCC 5511	CAR AND TRUCK DEALERS (NEW AND USED) SALES, SERVICES, REPAIRS, PARTS, AND LEASING	
MCC 5521	CAR AND TRUCK DEALERS (USED ONLY) SALES, SERVICE, REPAIRS, PARTS, AND LEASING	
MCC 5551	BOAT DEALERS	
MCC 5561	CAMPER, RECREATIONAL AND UTILITY TRAILER DEALERS	
MCC 5571	MOTORCYCLE SHOPS AND DEALERS	
MCC 5592	MOTOR HOME DEALERS	
MCC 5598	SNOWMOBILE DEALERS	
MCC 5599	MISCELLANEOUS AUTOMOTIVE, AIRCRAFT, AND FARM EQUIPMENT DEALERS - NOT ELSEWHERE CLASSIFIED	
MCC 5933	PAWN SHOPS	
MCC 5960	INSURANCE SERVICE (VIA DIRECT MARKETING ONLY)	
MCC 5998*	WHOLE SALES	
MCC 6300	INSURANCE SERVICE	
MCC 7013	REAL ESTATE AGENT - BROKERS	
MCC 8062	HOSPITALS	
MCC 8211	ELEMENTARY AND SECONDARY SCHOOLS	
MCC 8220	COLLEGES, UNIVERSITIES, PROFESSIONAL SCHOOLS, AND JUNIOR COLLEGES	
MCC 8398	CHARITABLE AND SOCIAL SERVICE ORGANIZATIONS	
MCC 8651	POLITICAL ORGANIZATIONS	
MCC 9211	COURT COSTS, INCLUDING ALIMONY AND CHILD SUPPORT	
MCC 9222	FINES	
MCC 9223	BAIL	
MCC 9311	TAX PAYMENTS	
MCC 9399	GOVERNMENT SERVICES - NOT ELSEWHERE CLASSIFIED	
MCC 9400	FEE FOR EMBASSY AND CONSULATE	
MCC 9704	REAL ESTATE SALES, AUTOMOBILE SALES IN RURAL AREA	
MCC 9705	WHOLSES SALES IN RURUL AREA	
MCC 9708*	AGRICULTURAL PRODUCTS	
MCC 3998	THE MINISTRY OF RAILWAY OF PEOPLE'S REPUBLIC OF CHINA	
MCC 4111	TRANSPORTATION- SUBURBAN AND LOCAL COMMUTER PASSENGER, INCLUDING FERRIES	
MCC 4112	PASSENGER RAILWAYS	
MCC 4121	LIMOUSINES AND TAXICABS	
MCC 4131	BUS LINES	
MCC 4511	AIR CARRIERS, AIRLINES- NOT ELSEWHERE CLASSIFIED	
MCC 4722	TRAVEL AGENCY	
MCC 4784	BRIDGE AND ROAD FEES, TOLLS	
MCC 4814	TELECOMMUNICATION SERVICES INCLUDING BUT NOT LIMITED TO PREPAID PHONE SERVICES AND RECURRING PHONE SERVICES	
MCC 4899	CABLE, SATELLITE, AND OTHER PAY TELEVISION AND RADIO SERVICES	
MCC 5200	HOME SUPPLY WAREHOUSE STORES	FROM 6 SEPTEMBER 2016 ONWARDS
MCC 5300	WHOLESALE CLUBS	
MCC 5411	GROCERY STORES, SUPERMARKETS	
MCC 5541	SERVICE STATIONS (WITH OR WITHOUT ANCILLARY SERVICES)	
MCC 5542	FUEL DISPENSER, AUTOMATED	
MCC 5722	HOUSEHOLD APPLIANCE STORES	
MCC 5994	NEWS DEALERS AND NEWSSTANDS	
MCC 6012	MEMBER FINANCIAL INSTITUTION- MERCHANDISE AND SERVICES	
MCC 7523	AUTOMOBILE PARKING LOTS AND GARAGES	
MCC 8011	DOCTORS- NOT ELSEWHERE CLASSIFIED	
MCC 8021	DENTISTS, ORTHODONTISTS	

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MCC 8031	OSTEOPATHIC PHYSICIANS	FROM 6 SEPTEMBER 2016 ONWARDS
MCC 8041	CHIROPRACTORS	
MCC 8042	OPTOMETRISTS, OPHTHALMOLOGISTS	
MCC 8049	CHIROPODISTS, PODIATRISTS	
MCC 8099	HEALTH PRACTITIONERS, MEDICAL SERVICES- NOT ELSEWHERE CLASSIFIED	
MCC 8241	SCHOOLS, CORRESPONDENCE	
MCC 8351	CHILD CARE SERVICES	
MCC 9402	POSTAL SERVICES- GOVERNMENT ONLY	
MCC 9703	HOTEL, RESTAURANT, ENTERTAINMENT, JEWELRY, ARTS IN RURAL AREA	
MCC 9706	SUPERMARKET, GAS STATION, AIR TICKET AGENT IN RURAL AREA	
MCC 9707	GENERAL MERCHANTS IN RURAL AREA	

*FOR WHOLESALE DISTRIBUTORS AND MANUFACTURERS

NOTE:

- THE TERMS OF MERCHANT CATERORY CODE "MCC" IS SUBJECT TO THE MASTERCARD OR UNIONPAY SYSTEM.
- THE MERCHANT CATEGORY OF THE MERCHANT PROVIDING GOODS/SERVICES ARE DETERMINED BY CARD ACCEPTOR COMPANY.
- THE BANK RESERVES THE RIGHT TO CHANGE, ALTER OR TERMINATE THE LIST OF THE ABOVE MERCHANT CATEGORIES AT ANY TIME WITHOUT PRIOR NOTICE.
- IN THE CASE OF ANY DISAGREEMENT OR DISPUTE, THE BANK'S DECISION IS RESOLUTE AND FINAL.