## **Terms and Conditions**

## 1x ICBC Everyday Reward: Every spending 1 THB = 1 ICBC Everyday Reward

- •Cardholders of credit cards issued by Industrial and Commercial Bank of China (Thai) (hereinafter referred to as the "Bank") are eligible to receive 1 point for every 1 THB spent. Points will be accumulated in the account automatically and appeared in credit card billing statement every month, and have no expiry date.
- •Points are calculated from cardholder's spending on goods/services domestically or abroad. However, the merchant offering products/services must fall under the terms and conditions determined by the Bank (reference to the terms of Merchant Category Code "MCC" for VISA, or UnionPay system). The point shall exclude transactions of cash advances, all fees and penalties, interest charged on card balances, purchase of investment in funds/LTF/RMF, and purchase cancellations and returns. (Please check the valid MCC at ICBC (Thai) Call Center Tel. 0 2629 5588)
- •The calculation of points of supplementary cards will be shown in the primary credit card's billing statement.

# 2x ICBC Everyday Reward: Receive ICBC Reward Points x2 in Travel categories

Receive 2 reward points for every 1 THB spent (normal condition 1 THB receive 1 point).

ICBC Everyday Reward is calculated from the accumulated spending occurred in

- •Airline category (MCC Code: 3000-3001,3005-3013,3015-3016,3022,3025-3026,3029,3034-3035,3039,3042-3043,3047,3050-3051,3058,3066,3069,3072,3075 3079,3082,3084,3090,3098-3100,3102,3103,3112,3127,3136, 3144,3174,3180, 3181,3183,3206,3211,3245,3256,3260-3261,3294,3299,3301,4511)
- •Hotel category (MCC Code: 3501-3546,3548-3604,3607-3609,3612-3615,3617-3732,3734-3836, 7011)
- •Tour Operators category (MCC Code: 4722).

## 3 Months 0% Installment Plan

- •The program is reserved for the transactions with minimum spending of 1,000 THB/sales slip, and posted and billed in Thai Baht only.
- •Accumulated installment amount per each application shall not be less than 3,000 THB.

# 4% Cash Rebate when spending 1,000 THB or more at restaurants worldwide

- •Cash rebate will be calculated when customers spend 1,000 THB or more/sales slip at restaurants worldwide
- •Cash rebate is limited at 100 THB/ card number/ month or 1,200 THB/card number throughout the promotion period.
- •4% cash rebate is calculated from the spending with Horoscope UnionPay Credit Card occurred at the restaurants with MCC code: 5462, 5811, 5812, 5814.

## 5x ICBC Everyday Reward in birth month

- •Receive 5 times ICBC Everyday Reward in birth month
- •In the customers' birth month, the customers can earn special reward points on their birth month and on travel and airline categories, amounting to 200,000 points per customer on customers' birth month.
- •For other months, excluding the customers' birth month, the customers can earn special reward points on travel and airline ticket categories, amounting to 200,000 points per customer per birth month.

# 6% Cash Rebate when spending 800 THB or more at gas stations nationwide

- •6% Cash rebate will be calculated when customers spend 800 THB or more/sales slip at gas stations nationwide.
- •Cash rebate is limited at 120 THB/ card number/ month or 1,440 THB/card number throughout the promotion period.
- •6% cash rebate is calculated from the spending occurred at gas stations with MCC code: 5541 and 5542.

Remarks: Cash rebate 4% for spending at restaurants worldwide and cash rebate 6% for spending at gas stations nationwide are only reserved for the cardholder who have accumulated spending reach THB3,000/card/ month in other categories within the same month.

## Privilege to use the Dragon Pass Lounge service up to six times per year

Members will receive the right to buy the Dragon Pass Lounge service at a special price.

- •ICBC (Thai) Horoscope UnionPay Platinum credit cardmembers are eligible to purchase the service of Dragon Pass at 450 THB from the normal price of 1,020 THB (based on the exchange rate of 9 Feb 2022). Cardmembers can ask for information before using the service and making orders at ICBC (Thai) Personal Assistant operated by contacting Aspire Lifestyle Services at 0 2205 7868.
- •Limit 6 purchases of Dragon Pass Lounge E-voucher per year per ID card.
- •Cardmembers must only use ICBC (Thai) Horoscope UnionPay credit cards to make payments.
- •Please place the order at least 48 hours in advance of the time cardmembers intend to use the service. Within 24 hours of purchasing, they will receive a confirmation evoucher via their e-mail.
- •E-voucher has a validity period. Cardmembers can check the expiration date on the e-voucher.
- •Cardmembers must provide valid proof of identity, such as an ID card, passport, or boarding pass bearing the cardmember's name in English. The e-voucher must match the evidence that the cardmember is present.
- •The Bank reserves Dragon Pass service for ICBC (Thai) Horoscope Unionpay credit cardholders only. Non-cardholders are only entitled to this service when accompanied by the cardholder.
- •Other terms and conditions are as determined by ICBC (Thai) and Aspire Lifestyle Service (Thailand). Please check the terms and conditions before completing the transaction.
- •ICBC (Thai) is not involved in the sales of products and services. Should there be any problems or questions, please contact the seller or service provider directly.
- •ICBC (Thai) reserves the right to cancel and amend the terms and conditions and benefits of the promotion by notifying 30 days in advance. In case of any disagreement or dispute, the decision of ICBC (Thai) shall be deemed final.
- •For more information, please contact ICBC (Thai) Personal Assistant, operated by Aspire Lifestyle Services, at 0 2205 7868 during business days and hours (Monday Saturday, 09.00 AM 6.00 PM), except Sundays and public holidays, or ICBC (Thai) Call Center at 0 2629 5588.

## **Cash Rebate Conditions**

- •Cash rebate is calculated from the transactions made on the relevant transaction dates only.
- •Cash rebate 4% for spending at restaurants worldwide and cash rebate 6% for spending at gas stations nationwide are only reserved for the cardholder who have accumulated spending reach THB3,000/card/ month in other categories within the same month.
- •Cash rebate will be credited into credit card in the next cardholder's statement.
- •Cash rebate of primary card and supplementary card will be calculated separately.
- •Cash rebate is only reserved for cardholders whose card status is normal with good payment history throughout the promotional period and until the date that cash rebate is credited.
- •Cash rebate cannot be transferred/converted/exchanged into cash or reward. In case of void transaction, the Bank reserves the right to cancel the cash rebate according to the terms and conditions of the Bank.

#### **Point Collection Conditions**

- •Transactions for paying all types of interest, fine, fee, for buying all types of LTF/RMF funds, Unit Linked Insurance (MCC 6211), Tax Payment, Cash Advance, Utilities Bill, Unpaid installment payment, purchasing of foreign currency and the cancellation transaction will be excluded from the calculation of rewards of this campaign
- •Points of primary card and supplementary card will be calculated separately.

## Other Conditions

- •This promotion cannot be used in conjunction with other promotion.
- •The Bank reserves the right to change any term and condition/benefit of the promotion with 30-day prior notice. In case of any disagreement/dispute, the Bank's decision is final.
- •The promotional period is 1 March 2023 29 February 2024.
- •For more information, please contact ICBC (Thai) Call Center at 0 2629 5588.