

ICBC UnionPay Dual Currency Credit Cards –

Up to RM100 Huawei Pay Cashback Promotion (“Huawei Cashback Promotion”)

Frequently Asked Questions

1. When is the Promotion period?

Promotion runs from 12th December 2020 – 12th March 2021 (both dates inclusive)

2. Who is eligible for this Promotion?

You will be eligible for this Promotion if all 4 steps below are fulfilled: -

Step 1: You are an individual that holds ICBC UnionPay Dual Currency Credit Card (“**Card**”) issued by ICBC Malaysia (“Card Account”) which is satisfactorily conducted and remains active.

Step 2: You have downloaded and installed the Huawei Wallet mobile app from Huawei AppGallery during the Promotion Period (as defined below).

Step 3: You have registered for Huawei Pay services of Huawei Wallet mobile app with your ICBC UnionPay Dual Currency Credit Card within the Promotion Period.

Step 4: You have used your Card to complete payment transactions (with a minimum spending of RM20 each) via Huawei Pay within the Promotion Period (“**Transaction(s)**”).

*Maximum cash rebate is capped at RM100 for each Cardmember (of the same NRIC No.).

*The total cash rebate redeemable under this Promotion is capped at RM50,000.00 throughout the Promotion Period, on first-come-first-serve basis.

*All Transactions must be a Qualifying Huawei Pay Transactions to be considered for the cash rebate.

*Credit Card is not protected by Perbadanan Insurans Deposit Malaysia (“PIDM”).

*You must be aged 18 years old and above as of 12th December 2020.

3. What is the maximum value of Cashback I can receive under this Promotion?

Maximum value of Cashback that you can receive under this Promotion is **RM100** based on the total number of Qualifying Huawei Pay Transaction completed during the Promotion Period.

4. How will the Bank calculate the amount of Huawei Cashback I can receive during this promotion?

You may refer to the examples below for illustration purposes: -

Example 1

Transaction Sequence	1st	2nd	3rd	4th	5th	6th
Qualifying Huawei Pay Transactions Amount	RM200	RM20	-	RM100	RM20	RM20
Cashback received instantly	RM100	-	-	-	-	-
Total Huawei Pay Cashback received at the end of Promotion Period	RM100					

Example 2

Transaction Sequence	1st	2nd	3rd	4th	5th	6th
Qualifying Huawei Pay Transactions Amount	RM20	-	RM100	RM100	-	RM20
Cashback received instantly	RM10	-	RM50	RM40	-	-
Total Huawei Pay Cashback received at the end of Promotion Period	RM100					

Example 3

Transaction Sequence	1st	2nd	3rd	4th	5th	6th
Qualifying Huawei Pay Transactions Amount	RM10	RM10	-	-	RM150	RM50
Cashback received instantly	-	-	-	-	RM75	RM25
Total Huawei Pay Cashback received at the end of Promotion Period	RM100					

5. What are Qualifying Huawei Pay Transactions?

Qualifying Huawei Pay Transactions refer to all unconditional Huawei Pay transactions charged to the Card and posted within the Promotion Period with the description starting with “HuaweiPay”. For the avoidance of doubt, if the transaction was made on 12th March 2021 and posted on 13th March 2021, this transaction would not be considered as Qualifying Huawei Pay Transaction.

6. Is there a minimum spending for each Huawei Pay Transaction?

Minimum spending of RM 20 is required for each Qualifying Huawei Pay Transaction.

7. Will Supplementary Card transactions be considered Qualifying Transactions?

Yes. All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as Qualifying Transaction under Principal Credit Card Cardmember.

8. Can this Promotion be combined with other ongoing Cashback Promotions?

Yes, all Qualifying Transactions under this Promotion will also be included in the calculation of the Cashback Rewards for all other on-going Cashback Promotions.

9. When can I expect to receive Huawei Pay Cashback?

Huawei Pay Cashback will be awarded and credited into the Cardmember's Card Account within ninety (90) days after the Promotion.

10. Under what circumstances will I not be eligible for this promotion?

You will not be eligible for this Promotion if at the time of fulfillment: -

- a) The Qualifying Huawei Pay Transactions is subsequently is cancelled, void or reversed; or
- b) Your ICBC UnionPay Dual Currency Credit Card Account is not in good standing and is overdue; or
- c) Your ICBC UnionPay Dual Currency Credit Card has been reported lost or stolen; or
- d) Your ICBC UnionPay Dual Currency Credit Card has been frozen for any reason; or
- e) Your ICBC UnionPay Dual Currency Credit Card is cancelled or terminated for any reason; or
- f) You breached the terms of your ICBC Credit Card Cardmember's Agreement, Digital Wallet Terms and Conditions or ICBC Rewards Terms and Conditions; or
- g) We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
- h) If you transfer or cancel your ICBC UnionPay Dual Currency Credit Card before the Cashback is credited to you.

11. If I have more than one ICBC UnionPay Dual Currency Credit Card, can I add all of them to my Huawei Wallet? Will I still able to receive cashback for each ICBC UnionPay Dual Currency Credit Card?

Yes, you can add more than one ICBC UnionPay Dual Currency Credit Card to Huawei Wallet but we will sum up the total Qualifying Huawei Pay transactions across all ICBC UnionPay Dual Currency Credit Cards. Maximum cash rebate is capped at RM100.00.

Huawei Pay Cashback will be credited to the ICBC UnionPay Dual Currency Credit Card Account which conducts the most Qualifying Huawei Pay Transactions. If both cards spend the same number of Qualifying Huawei Pay transactions, ICBC will determine which card to credit the cashback to.

12. If I have one ICBC UnionPay Dual Currency Credit Card and I have added the card to more than one Huawei devices resulting in two different virtual card numbers, will I still eligible to receive this Promotion for each virtual card?

No, the virtual card number only reflects your device's number.

All information is correct as at 12th October 2020.

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