

**ICBC UnionPay and Visa Credit Cards – Cashback Bundle Application Promotion (“Cashback Promotion”) Terms and Conditions**

These Terms and Conditions govern the Cashback Promotion. Participation in this Cashback Promotion constitutes acceptance of these Terms and Conditions.

1. The Cashback Promotion is valid from 1<sup>st</sup> July to 30<sup>th</sup> September 2016 (both dates inclusive) (“Promotional Period”).
2. To be eligible for this Cashback Promotion, you must:
  - (a) apply for a ICBC Visa Dual Currency Credit Card **and/or** ICBC UnionPay Dual Currency Credit Card (“Card” or collectively the“ Cards”) and have the Cards approved during the Promotional Period; and
  - (b) activate the Card within a month from the issuance of the Card during the Promotional Period.

Qualified Principal Cardmembers will be entitled to receive a SGD \$50 Cashback for each activated Visa or UnionPay Card whereas Qualified Visa or UnionPay Supplementary Cardmember will receive SGD\$25 for each activated card. For clarity, to receive SGD\$200 Cashback, you must have BOTH Visa and UnionPay Principal cards and two VISA Supplementary Cardmembers and two UnionPay Supplementary Cardmembers under your name. The Cashback will be capped at a total of SGD\$200 for both UnionPay and Visa Card Accounts, and will be credited to your Card Account within 50 days from the date of activation. See illustration below:-

<b>Application approved</b>	<b>Card</b>	<b>*Cashback amount (SGD)</b>
✓	Visa (^principal)	50
✓	Visa (supplementary)	25
✓	Visa (supplementary)	25
✓	UnionPay (^principal)	50
✓	UnionPay (supplementary)	25
✓	UnionPay (supplementary)	25
	<b>TOTAL</b>	200

^ must be same name

\*subject to approval & activation required

3. The Cashback Promotion is only applicable for all new Cards activated within a month of issuance. It is not applicable to previous Cardmembers who have terminated a card and/or Card Account within 12 months of this Promotion and reapply for the same.
4. You will not be eligible for this Cashback Promotion if at the time of fulfillment:
  - (a) your Card Account is not in good standing and is overdue;
  - (b) your Card has been reported lost or stolen;
  - (c) your Card is cancelled or terminated for any reason;
  - (d) you violated the terms of your *ICBC Dual Currency Credit Card Cardmember Agreement* or *ICBC Rewards Terms and Conditions*; or

- (e) we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized;
  - (f) you transfer or cancel your new Card before the Cashback Credits are processed to your account; or
  - (g) you hold existing Principal Cards issued by us and have been awarded Cashback for the same.
5. Unless otherwise agreed by us, this Cashback Promotion is not available in conjunction with other offers, packages or promotion.
  6. We are not liable for any delay in paying you the Cashback and/or approving an application or activating the Card(s).
  7. The Cashback must be utilized within 12 months from the date of Card activation, failing which, the unused portion of the Cashback awarded shall be forfeited and you irrevocably authorize us to debit your SGD Card Account for this. The Cashback will also be forfeited if you cancel your card within 12 months from the date of Card activation.
  8. The Cashback can be utilized in Singapore or any other countries for retail purchases in Singapore dollars.
  9. Cashback withdrawn from your Card Account will be treated as a cash advance and interest, fees and charges are applicable.
  10. The Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise in full or in part or refundable.
  11. We reserve the right, at our discretion, at any time, without notice or assigning any reason thereof, to replace or substitute the Cashback Promotion with any other gift of equal or similar value selected by us.
  12. We may at any time at our absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of the terms and conditions stated herein.
  13. This Cashback Promotion Terms and Conditions is to be read together with our *ICBC Dual Currency Credit Card Cardmember Agreement* and *ICBC Rewards Terms and Conditions*. In the event of inconsistencies between any of them, these terms shall prevail only to the extent of such inconsistency. All capitalized terms, if not defined here, are defined in the ICBC Rewards Terms and Conditions.
  14. These Terms and Conditions are governed by Singapore law and the Cardmembers agree to submit to the non-exclusive jurisdiction of the Singapore courts.
  15. All information is correct at the time of printing.

Last Updated: July 4, 2016