

ICBC Koipy Dual Currency Credit Card – 5% Cashback Promotion (“Cashback Promotion”)

Terms and Conditions

1. This Cashback Promotion is valid from 21 November 2017 till 28 February 2018 (“Promotion Period”).
2. The Promotion is open to all eligible ICBC Koipy Dual Currency Platinum/Gold Credit Cards issued by our Singapore Branch (“Card”). By participating in this Promotion, Cardmembers agree to be bound by the Terms and Conditions hereunder.
3. You will be entitled to receive 5% Cashback on all Qualifying Transactions up to a maximum of S\$50 Cashback per calendar month.
4. Qualifying Transactions shall refer to ICBC-Koipy selected merchants transactions charged to the Card and posted during the Promotion Period.
5. Please refer below for the list of ICBC-Koipy selected merchants:
 - Manchu Restaurant
 - Chuan Garden Restaurant
 - Xie Lao Song
 - Frog Meat & Fish Head
 - Chuan Garden Steamboat
 - Kuai Le Lao Jia
 - Si Wei Mao Cai
 - Yu Cun Kitchen
 - Yu Le Le
 - Xiang Signature (Cnt)
 - Wah! Kungfu
 - Lao Si Chuan Restaurant (Outram Rd)

- Da Hu Zi BBQ
- Lao Si Chuan Restaurant (Opposite Kaplan)
- Nan Jing Restaurant
- Tong Fu Ju Grilled Fish
- The Good Trio (Thomson Plaza)
- The Good Trio (JCube)
- Good Come Again (Lavender)
- Steam Stone Fish
- Shiu Japanese Restaurant
- The Seasons
- Ding Te Le
- Ju Fu Lou Xian Cuisine
- Sea Tripod Seafood Paradise
- Jim Garden Cuisine
- Xun Wei Hot Pot
- Xiao Yu Cun Firewood Chicken Restaurant
- Gourmet Garden
- Pin Xiang Yan Restaurant
- Royalsteam Seafood
- Tong Xin Ru Yi Steamboat Restaurant
- Rong Heng Seafood Restaurant
- Shideji
- Huang He Lou
- Le Garden Seafood

- Sichuan Village Restaurant
 - Lucky 8
 - 55 Steamboat Buffet
 - Li Ji Chuan Chuan Xiang
 - Old House Taste
 - Wo Tin Ha
 - House of Seafood (Punggol)
 - House of Seafood (Serangoon)
 - Old Chengdu SiChuan Cuisine
 - Xu Ting Restaurant
 - Guo Fu Hotpot Steamboat
6. The list of ICBC-Koipy selected merchants may vary from time to time. We reserve the right to withdraw a participating merchant from the Qualifying Transactions without prior notice to you.
 7. All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as a Qualifying Transaction of the Principal Credit Card Cardmember.
 8. The Bank shall be entitled to offset a Qualifying Transaction or debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Transaction that is subsequently cancelled, void or reversed.
 9. All Qualifying Transactions will be rounded to the nearest dollar for calculation of Cashback entitlement.
 10. Cashback will be credited into the Card Account within 30 business days from the end of each month.
 11. Cashback must be utilized within 12 months from the date it is credited into the Card account. Failing which, we reserve the right to forfeit the unused portion of the Cashback awarded, and you hereby irrevocably authorize us to debit your Singapore Dollar Card Account for the unused Cashback.

12. The award of ICBC Reward Points will be suspended whilst this Cashback Promotion is ongoing.
13. You will not be eligible for this 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 has been frozen for any reason;
 - d) your Card is cancelled or terminated for any reason;
 - e) you violated the terms of your ICBC Credit Card Cardmember's Agreement or ICBC Rewards Terms and Conditions;
 - f) we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
 - g) you transfer or cancel your Card before the Cashback credited to you.
 - h) any other circumstances we determine as not eligible.
14. Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.
15. Cashback withdrawn from your Card Account will be treated as a cash advance, and interest, fees and charges are applicable.
16. The Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
17. In the event that a Principal Cardmember or Supplementary Cardmember's Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible, we shall reserve the right to debit and set off the Cashback from your ICBC Credit Card or any other accounts you may have with us.
18. We shall not be liable for any failure or delay in the transmission of the transactions by any party including but not limited to merchant establishments.
19. We shall not be liable for any late posting of the transactions thereby affecting the Cardmember's eligibility for this Cashback Promotion.
20. We reserve the right to replace or substitute this Cashback Promotion with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.

21. We may at our absolute discretion, and without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of the terms and conditions of this Cashback Promotion, including but not limited to the Qualifying Transactions.
22. We reserve the right to terminate this Cashback Promotion without prior notice to you, and accept no liability for such termination.
23. These Terms and Conditions are to be read together with our ICBC Credit Card Cardmember's Agreement ("Cardmember's Agreement"). In the event of inconsistencies between these terms and the Cardmember's Agreement, these terms shall prevail only to the extent of such inconsistency.
24. These Terms and Conditions are governed by Singapore law and by participating in this Cashback Promotion, you agree to submit to the non-exclusive jurisdiction of the Singapore courts.
25. Our decision in all matters arising from this Cashback Promotion is final, conclusive and binding on all participating Cardmembers.
26. The promotional materials are prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as at 20 November 2017