ICBC Global Travel MasterCard Credit Card –ABT TransitLink NTUC Fair Price Voucher Promotion ("Voucher Promotion") Terms and Conditions

- 1. This Voucher Promotion is open to all eligible ICBC Global Travel MasterCard Credit Cards issued by ICBC Singapore Branch ("Card"). By participating in this Voucher Promotion, Cardmembers agree to be bound by the Terms and Conditions hereunder.
- This Voucher Promotion is valid from 1 December 2017 till 31 January 2018 ("Promotion Period"). Eligible Cardmembers will be entitled to receive NTUC Fair Price Voucher worth S\$20.
- 3. To qualify for the Voucher Promotion, you will need to spend accumulate of S\$100 and above ("Qualifying Transactions") during the Promotion Period.
- 4. Qualifying Transactions shall refer to TransitLink transactions charged to the Card and posted during the Promotion Period with the description posted by merchants starting with "TL-ABT *" or "BUS/MRT *".
- 5. All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as a Qualifying Transaction of the Principal Credit Card Cardmember. Supplementary Cardmembers are not entitled to participate in the Voucher Promotion.
- 6. The Bank shall be entitled to disqualify a Qualifying Transaction that is subsequently cancelled, void or reversed.
- 7. All Qualifying Transactions will be rounded to the nearest dollar for calculation.
- 8. Each eligible Principal Cardmember is only entitled to one (1) Voucher during the Promotion Period.
- 9. Voucher will be sent to the Principal Cardmember's registered address within 30 business days from the end of the Promotion Period by normal mail.

- 10. Voucher must be utilized within 3 months from the end of the Promotion Period. Any unused Voucher beyond the end of 3 month after the Promotion Period shall strictly not be extended for use. No person shall be entitled to any payment or compensation from ICBC should any prize be forfeited or reclaimed.
- 11. The use of the Voucher is subject to the participating merchants' terms and conditions. Please check with the merchants for more details.
- 12. You will not be eligible for this Promotion if at the time of fulfillment:
 - a) your Card Account is not in good standing as decided by the Bank or 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;
 - f) we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized;
 - g) you transfer or cancel your Card before the Voucher mailed to you; or
 - h) any other circumstances we determine as not eligible.
- 13. The Voucher is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
- 14. In the event that a Principal Cardmember's Card is no longer in good standing as decided by the Bank, or in circumstances otherwise determined by us as not eligible, we shall reserve the right to debit the Voucher amount from your ICBC Credit Card or any other accounts you may have with us.
- 15. 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.
- 16. We shall not be liable for any late posting of the transactions thereby affecting the Cardmember's eligibility for this Voucher Promotion.

- 17. We reserve the right to replace or substitute this Voucher Promotion with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
- 18. 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 Voucher Promotion, including but not limited to the Qualifying Transactions.
- 19. We reserve the right to terminate this Voucher Promotion without prior notice to you, and accept no liability for such termination.
- 20. 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.
- These Terms and Conditions are governed by Singapore law and by participating in this Voucher Promotion; you agree to submit to the non-exclusive jurisdiction of the Singapore courts.
- 22. Our decision in all matters arising from this Voucher Promotion is final, conclusive and binding on all participating Cardmembers.
- 23. The promotion materials are prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as at 1 November 2017