

## **ICBC Global Travel MasterCard Credit Card and ICBC Chinese Zodiac Credit Card**

### **-20% SimplyGo Cashback Promotion ^**

Enjoy 20% Cashback on your bus and MRT rides charged to your ICBC Global Travel MasterCard Credit Card and ICBC Chinese Zodiac Credit Card posted from 1 April 2019 till 30 June 2019 with “BUS/MRT \*” description.

^Terms and Conditions Apply

### **FAQ:**

#### **1. What are Qualifying Transactions?**

Qualifying Transactions shall refer to bus and MRT rides charged to the Card and within the Promotion Period of 1 April 2019 to 30 June 2019 with “BUS/MRT \*” description.

For the avoidance of doubt, if the transaction was made on 30 June 2019 and posted on 5 July 2019, this would not be considered a Qualifying Transaction as the transaction is posted outside the promotion period.

#### **2. Are my Qualifying Transactions calculated separately or with my Supplementary Cardmember(s)?**

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

#### **3. Under what circumstances will I not be entitled to the Cashback?**

The Qualifying Transactions on your Card will be accumulated for calculation of Cashback entitlement on a monthly basis based on the posted transactions on your monthly statement. All spending on the Credit Card must be fully paid before the payment due date (by 25<sup>th</sup> of the following month or any other date specified by the Bank from time to time). Otherwise we reserve the right to debit and/or set-off the Cashback from your ICBC Credit Card or any other accounts you may have with us.

You will also not be entitled to the Cashback if any of your ICBC Credit Cards are no longer in good standing or otherwise under any other circumstances as determined by us as ineligible.

**4. Will the “BUS/MRT \*\*” transactions enjoy cashback under the ICBC Global Travel MasterCard Credit Card Up to 3% Unlimited Cashback” Promotion and ICBC Chinese Zodiac Credit Card- unlimited 1.6% Cashback Promotion and ICBC Chinese Zodiac Credit Card-Additional S\$120 Cashback Promotion in addition to this 20% SimplyGoCashback?**

No, this Cashback Promotion cannot be combined with other ongoing cashback promotions. The Qualifying Transactions for the 20% SimplyGo Cashback Promotion will be excluded from the calculation of cashback entitlement for the ICBC Global Travel MasterCard Credit Card Up to 3% Unlimited Cashback” Promotion and ICBC Chinese Zodiac Credit Card-unlimited 1.6% Cashback Promotion and ICBC Chinese Zodiac Credit Card-Additional S\$120 Cashback Promotion.

**5. I have both ICBC Global Travel Mastercard Credit Card and ICBC Chinese Zodiac Credit Card, will I enjoy cashback twice a month?**

No, each customer can only participate in this cashback promotion once a month and the total transaction amounts of two cards will be calculated together for the cashback promotion.

**6. When can I expect to receive the Cashback?**

The Cashback will be credited into the Card Account within 30 business days from the end of month.

**7. How do I use the Cashback?**

Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.

**8. Do the cancelled, void or reversed transactions affect how much Cashback I will be entitled to?**

Yes, cancelled, void and reversed transactions will not be entitled to receive cashback. Further, the Bank will 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.

For example, if a Qualifying Transaction of S\$40 in June was subsequently cancelled and the transaction in August after Cashback has been awarded to you, the Bank will offset Qualifying Transaction(s) of an equivalent amount in August. If you do not have sufficient Qualifying Transaction(s) to meet the amount of the cancelled transaction, the Bank shall debit the equivalent amount of Cashback that has been awarded from your Card Account.

**9. 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:

- Your Card Account is not in good standing and is overdue;
- Your Card has been reported lost or stolen;
- Your Card has been frozen for any reason;
- Your Card is cancelled or terminated for any reason;
- You violated the terms of your ICBC Credit Card Cardmember's Agreement or ICBC Rewards Terms and Conditions;
- We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
- You transfer or cancel your new Card before the Cashback credited to you.