

**ICBC Global Travel Mastercard® Credit Card –**  
**20% Tap&Go Cashback Promotion (“Cashback Promotion”)**  
**Frequently Asked Questions**

**1. Who is eligible for this Cashback Promotion?**

This Cashback Promotion is valid for new Cardmembers who applied for our ICBC Global Travel Mastercard Credit Card (“**Eligible Card**”) online on the Bank’s website via the MyInfo portal from 1<sup>st</sup> November 2019 to 31<sup>st</sup> January 2020.

**2. What is the minimum spending required to be entitled to this Cashback Promotion?**

There is no minimum spending required.

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

The maximum amount of Cashback you can receive under this Cashback Promotion is capped at SGD 10 per calendar month.

**4. What are the Qualifying Transactions under this Cashback Promotion?**

Qualifying Transactions shall refer to bus and MRT rides charged and posted to the Card within the Promotion Period from 1<sup>st</sup> January 2020 till 30<sup>th</sup> June 2020 with “BUS/MRT” description. For the avoidance of doubt, if the transaction was made on 30<sup>th</sup> June 2020 and posted on 5<sup>th</sup> July 2020, this would not be considered a Qualifying Transaction as the transaction is **not** posted within the promotion period.

**5. 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 Qualifying Transaction under Principal Credit Card Cardmember.

**6. Under what circumstances will I not be entitled to the Cashback Promotion?**

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 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 new Card before the Cashback credited to you.

**7. Will “BUS/MRT” transactions enjoy ICBC Global Travel Mastercard Credit Card Cashback Rewards in addition to this Cashback Promotion?**

No, this Cashback Promotion cannot be combined with other ongoing Cashbacks offered by us. The Qualifying Transactions under this Cashback Promotion will be excluded from calculation of Cashback Rewards entitlement for **ICBC Global Travel Mastercard Credit Card**.

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

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

**9. 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.

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

Yes, cancelled, void or reversed transactions will not be considered Qualifying Transactions to receive Cashback. We will reserve the rights 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.