

**ICBC Global Travel Mastercard® Credit Card –
20% Tap&Go Cashback Promotion (“Cashback Promotion”)
Terms and Conditions**

1. This Cashback Promotion is valid from 1st January 2020 till 30th June 2020 (“**Promotion Period**”).
2. You will be entitled to receive 20% Cashback on all Qualifying Transactions. The maximum amount of Cashback that you may receive for this promotion is capped at S\$10 per calendar month.
3. No minimum spend required.
4. This Promotion is eligible for new Cardmembers who applied for our ICBC Global Travel Mastercard Credit Card (“**Eligible Card**”) online on Bank’s website via MyInfo portal from 1st November 2019 to 31st January 2020. By participating in this Cashback Promotion, Cardmembers agree to be bound by the Terms and Conditions hereunder.
5. Cashback Promotion is **not** applicable to those who:
 - a) is an existing ICBC credit card holder at the time of application for the Eligible Card;
 - b) was a previous cardholder of ICBC credit card (as a Principal Credit Card Cardmember) that has account terminated/closed (whether by the individual or by ICBC) in the past twelve(12) months immediately prior to application for the Eligible Card; and
 - c) had already submitted an application to ICBC as a Principal Credit Card Cardmember, which is pending approval, at the time of application for the Eligible Card.
6. Qualifying Transactions shall refer to your bus and MRT rides transactions charged to the Card and posted during the Promotion Period with “BUS/MRT*” description.
7. All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as Qualifying Transaction under 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. Each eligible Principal Credit Card Cardmember is only entitled to one (1) Cashback per calendar month.
11. Cashback will be credited into the Card Account within thirty (30) business days from the end of each month.
12. 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
13. Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month (within 12 months).

14. Unless otherwise stated, this Cashback Promotion cannot be combined with other Cashbacks offered by us. The Qualifying Transactions hereunder will be **excluded** from the calculation of Cashback Rewards entitlement for **ICBC Global Travel Mastercard Credit Card**.
15. 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.
16. Cashback withdrawn from your Card Account will be treated as a cash advance, and interest, fees and charges are applicable.
17. The Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
18. In the event that a Principal Credit card Cardmember or Supplementary Credit card 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.
19. 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.
20. We shall not be liable for any late posting of the transactions thereby affecting the Cardmember's eligibility for this Cashback Promotion.
21. 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.
22. 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.
23. We reserve the right to terminate this Cashback Promotion without prior notice to you, and accept no liability for such termination.
24. 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.
25. 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.
26. Our decision in all matters arising from this Cashback Promotion is final, conclusive and binding on all participating Cardmembers.

27. 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 15 November 2019