

ICBC Mastercard Credit Card Cardmember Usage Campaign 2019 ("Campaign")
Terms & Conditions

1. The Promotion is valid from 1 August 2019 to 31 January 2020, both dates inclusive ("Promotion Period"), and opens to all ICBC Mastercard Credit Cards issued by ICBC Singapore Branch ("Cards").
2. This promotion is subject to these Terms and Conditions and the Merchant's Terms and Conditions.
3. ICBC Mastercard Credit Card Cardmembers who are eligible for this Promotion will be automatically enrolled into this campaign, and agree to be bound by the Terms and Conditions hereunder ("Eligible Cardmember").
4. Any Eligible Cardmember who meets the conditions below will qualify to receive:
 - a) **From 1st August 2019 – 31st January 2020**, the top 20 highest cross border spenders will be entitled to a free Singapore Airlines Economy Class return ticket to Phuket/ Bangkok/ Yogyakarta
 - b) **From 1st August 2019 – 31st October 2019**, the first 45 customers to spend S\$ 10,000 in equivalent foreign currency (non-SGD) will be entitled to Resorts World Sentosa dining experience at Tangerine worth \$160 (for 2 pax).
 - c) **From 1st November 2019 – 31st January 2020**, the first 280 customers to spend S\$5,000 (either in Local Currency or Foreign Currency) will be entitled to a pair of South East Asia (SEA) Aquarium and Maritime Experiential Museum Tickets worth \$45 each.

The Qualifying Transactions on your Card will be accumulated based on the posted transactions on your monthly statement. Cross Border transactions refers to any Qualifying Transactions made in foreign currency.

5. Qualifying Transactions shall refer to retail transactions charged to the Card and posted during the Promotion Period. The following transactions are excluded from this Cashback Promotion:
 - a. all cash advances, fees and charges;
 - b. annual fees, interests, late payment fees and charges, goods and services taxes or any other fees and charges incurred as a result of using the Credit Card;
 - c. any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAY * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM;
 - d. any securities brokers, dealers, trading, or forex related transactions;
 - e. any payment of insurance premiums;
 - f. any real estate related transactions;
 - g. school fees or any other education related fee transactions;
 - h. any AXS transactions;
 - i. any tax payments;
 - j. any transaction subsequently cancelled, void or reversed;

- k. any payment for any outstanding balance owing on the Credit Card account from previous and/or other months; and
 - i. any POI funding transactions.
- 6. All Qualifying Transactions under the Supplementary Credit Card will be calculated as a Qualifying Transaction of the Principal Credit Card Cardmember.
- 7. All Qualifying Transactions will be rounded to the nearest dollar; any Qualifying Transactions made in foreign currency will be converted to Singapore Dollars at the prevailing foreign exchange rates as determined by ICBC Singapore.
- 8. 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. We shall not be liable for any late posting of the transactions thereby affecting the Cardmember's eligibility for this campaign.
- 9. The results of this campaign will be published on our website within thirty (30) working days after the end of the respective campaign, and a redemption letter will be posted to the winners within sixty (60) working days after the end of the respective campaign. You are to redeem your prize within the date stipulated in the redemption letter, failing which we will deem that you have forfeited the prize.
- 10. All Prizes (including any uncollected or unused Prizes) are not transferable or exchangeable for credit, cash or in kind and shall be subject to the Terms and Conditions imposed by us. We reserve the right to deal with uncollected Prizes in any manner as it deems fit and will not entertain any correspondences thereto.
- 11. 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.
- 12. We reserve the right to replace the Prizes with any other items of similar value should the Prizes become unavailable due to unforeseen circumstances.
- 13. We reserve the right to suspend, withdraw or terminate this campaign at any time without notice. We will not be liable to any person for any loss or damage arising in connection with this campaign, including without limitation, any error in computing and chances, any breakdown or malfunction in any computer systems or equipment. Without prejudice to the generality of the foregoing, we assume no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail of notification letters.
- 14. We may at our absolute discretion and without notice to you or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of the terms and conditions stated herein.
- 15. We are not a supplier or agent of the merchant and will not accept any liability in relation thereto.
- 16. We shall not be responsible for the quality, merchantability or fitness for purpose of the products and services provided by the Merchant. Any dispute in relation thereof shall be resolved directly with the relevant Merchant. We shall not be held liable for any loss, injury, damage or harm suffered in connection with or arising from the products and services

provided by the Merchant.

17. We reserve the right to terminate this promotion at any time without prior notice to Cardmembers. We accept no liability for such termination.
18. Access to and use of hyperlinks to third party websites from a link available on our website is at your own risk. We shall not responsible for the content, accuracy and security of these websites.
19. These Terms and Conditions are to be read together with our ICBC Credit Card Cardmember's Agreement and ICBC Rewards Terms and Conditions (collectively "other terms"). In the event of inconsistencies between these terms and other terms, these terms shall prevail only to the extent of such inconsistency.
20. The promotional materials are prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

Merchant's Terms and Conditions

1. RWS Dining Experience

Assets description:

Tangerine 4-Course Dinner set for 2

Terms and conditions:

- Prize has a validity of 6 months excluding eve of public holiday and public holidays and any special occasions stipulated by the restaurant.
- Prior reservation is required, at least 7 days in advance. For reservations, please email Dining@RWSentosa.com.
- Visit www.rwsentosa.com for more information on the restaurants and their operating hours. Tangerine is closed every Monday and Tuesday.
- Extension of redemption validity period is not permissible.
- Dining Credits are only applicable for Food & Non-alcoholic Beverage redemption.
- No partial redemption is allowed.
- Prize is not exchangeable for cash and cannot be used in conjunction with any promotions, discounts, privileges and vouchers.
- Prize is neither replaceable nor refundable whether in whole or in part.
- No credit or change will be given on the unused portion of the Voucher. If the value of the order is greater than the value of the redeemed voucher, the remaining amount is payable by the customer via cash or credit card.
- Prize is not for sale or retail.
- Resorts World Sentosa reserves the right not to accept any redemption letter that have or appear to have been forged, damaged defaced or otherwise tampered.
- Resorts World Sentosa will not accept responsibility for claims, demand, losses, costs or expenses or liability of any kind whatsoever arising from or in connection with any transaction or dealing between the retailer and the customer in relation with the use of the voucher.
- Resorts World Sentosa reserves the right to change the Terms and Conditions at any time.

2. SEA Aquarium and Maritime Experiential Museum tickets

Assets description:

A pair of S.E.A. Aquarium + The Maritime Experiential Museum Bundle tickets

Terms and conditions:

- Each ticket is valid for 6 months from the date of issue.
- Each ticket is valid for one (1) guest only
- Ticket is non-transferable, not for sale or exchange, non-refundable, even in cases of inclement weather
- Ticket is not valid during special events
- Park operating hours are subjected to change without prior notice, guest may visit <http://www.rwsentosa.com> for updates prior to visit
- Resorts World Sentosa reserves the right to vary or amend any terms and conditions without prior notice

3. SQ T&Cs

Terms and conditions:

- Valid for return travel on Singapore Airlines from Singapore to Phuket/Bangkok/Yogyakarta in the designated class (Q class) only.
- The use of the air tickets will always be subject to seat availability at the time of reservation or ticket issuance.
- The winner must be the passenger.
- Tickets cannot be rerouted to other destinations; open-dated ticket, open-jaw travel, and en-route stopovers are not permitted.
- Minimum / Maximum stay: 02 days / 03 months
- Date change is permitted at USD100 per transaction but require re-issuance of E-tickets.
- Rebooking is permitted within the same fare basis or to the next higher applicable fare with fare difference and rebooking fee of USD100 per transaction. The change fee of USD100 is to be indicated in the OB tax code of the reissued E-tickets.
- All the ticketing conditions must be met.
- In all cases of reissue and rerouting, proof of cancellation for the confirmed reservations of the original e-ticket must be submitted. Otherwise a no-show fee of USD100 will be applicable per sector.
- Residual value from re-issuance is non-refundable.
- Tickets are eligible for frequent flyer mileage accrual and cannot be used in conjunction with any other upgrade awards.
- Winner shall be responsible to ensure that he or she has all necessary visa and any other travel approval(s).

All information is correct as at 15 July 2019.