# Frequently Asked Questions - ICBC Rewards Program

### Am I eligible for the ICBC Rewards Programme?

All ICBC Credit Cardholders holding valid Visa and Unionpay credit cards issued by Industrial and Commercial Bank of China Limited, Singapore Branch.

## What is the validity period of the ICBC Rewards Program?

ICBC Rewards Program will continue until 30 June 2021.

## How do I earn ICBC Points?

Due to our ongoing Cashback Promotion, ICBC Credit Cardholders (including Supplementary Cardholders) will not earn additional ICBC Points during this period. However, your existing Points will remain and you can continue to use any existing ICBC Points for redemption.

## Can I redeem Rewards Vouchers using ICBC Points earned by Supplementary Cardholders?

All ICBC Points previously earned by the Supplementary Cardholders will be credited and accumulated in the Principal Cardholder's account. Only the Principal Cardholder can redeem ICBC Points for rewards. However, Supplementary Cardholders can utilize the Rewards Vouchers issued to the Principal Cardholder.

## How do I check my ICBC Points?

Your ICBC Points will be reflected in your monthly Credit Card statement.

Alternatively, you may also check your ICBC Points via the following channels:

- (1) Log into your internet banking portal and view your "credit card statement"; or
- (2) Log on your mobile banking and view your "credit card" details; or
- (3) Visit any ICBC Singapore Branches.

#### How do I redeem ICBC Reward Vouchers with my ICBC Points?

ICBC Rewards Vouchers can only be redeemed at ICBC Singapore Branches. Please visit <u>www.icbc.com.sg</u> to check branch locations and business hours.

You must present the following documents at the point of redemption:

- (1) Completed Redemption Form;
- (2) Your NRIC/Passport;
- (3) Relevant ICBC Credit Card; and
- (4) Latest Credit Card statement.

You can visit <u>www.icbc.com.sg</u> to download or email us at <u>credit card centre@sg.icbc.com.cn</u> for the Redemption Form.

Upon verification by our staff, your ICBC Points will be deducted accordingly and you can collect your ICBC Reward Vouchers. Please note that all ICBC Rewards Vouchers are limited in quantity and on a first-come, first-served basis. We regret that we do not accept cancellations of redemptions and requests for Reward Vouchers exchange. Expiry dates on ICBC Rewards Vouchers are also clearly stated, and no extensions will be granted.

## What Reward Vouchers can I redeem with my ICBC Points?

For every 6,000 ICBC Points, you can redeem a Fairprice Voucher worth SGD 10.

## What if I am unable to personally redeem and Collect the Reward Vouchers?

You may authorize a representative to redeem and collect ICBC Reward Vouchers on your behalf. To do so, please complete the Authorization Slip (enclosed in the redemption form). You can visit <u>www.icbc.com.sg</u> to download or email us at <u>credit card centre@sg.icbc.com.cn</u> for the Authorization Slip.

The Authorized representative will be required to present the following documents at the point of redemption:

- (1) Completed Redemption Form and Authorization Slip;
- (2) His/her NRIC/Passport;
- (3) Photocopy of Principal Cardholder's NRIC/Passport;
- (4) Photocopy of the relevant ICBC Credit Card; and
- (5) Principal Cardholder's latest credit card statement.

#### Under what circumstances will I not be eligible for the redemption of Reward Vouchers?

You will not be eligible ICBC Reward Vouchers' Redemption if at the time of fulfillment: -

- Your ICBC Credit Card payment has been overdue for more than 30 days; or
- Your ICBC Credit Card has been reported lost/stolen and a lost;
- Your ICBC Credit Card has a lost/ stolen status; or
- Your ICBC Credit Card Account has been frozen for any reason; or
- Your ICBC Credit Card has been terminated for any reason; or
- You have violated the terms of the Credit Card Agreement; or
- You have violated the terms of the ICBC Rewards Terms and Conditions; or
- We believe or suspect that there are illegal, fraudulent, dishonest or unauthorized transactions on your Credit Card Account.

#### Will my ICBC points expire if I do not redeem ICBC Reward Vouchers?

ICBC Points will not expire. Your ICBC points will remain in your ICBC Credit Card Account. You can carry forward your ICBC Points for use in your next Redemption.

Information correct as at 16 July 2020