Frequently Asked Questions - ICBC Rewards

Am I eligible for the ICBC Rewards?

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?

ICBC Rewards will continue until 28 February 2021.

Can I still earn ICBC Points from now until 28 February 2021?

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. We regret that we do not accept cancellations of redemptions or requests for Reward Vouchers exchange. Expiry dates are provided on the ICBC Rewards Vouchers 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. For every 45,000 ICBC Points, you can redeem a HAIDILAO Voucher worth SGD 80. *Please note: HAIDILAO Voucher can only be redeemed at our Raffles Branch.*

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.

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?

Any unused ICBC Points will expire on 28 February 2021.

Can I combine my ICBC Points from all my credit cards for redemption?

No, ICBC Points cannot be combined across your credit cards.

Information correct as at 5 November 2020