

ICBC Chinese Zodiac Credit Card – Additional S\$120 Cashback Promotion
(“Welcome Offer Cashback”) Terms and Conditions

1. This Promotion is eligible for new Cardmembers only. 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 main 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. has already submitted an application to ICBC as a main Cardmember, which is pending approval, at the time of application for the Eligible Card.

2. You will not be eligible for this Promotion if :
 - 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 was credited to you.

3. This Cashback Promotion is valid from 1 January 2019 onwards until 31 December 2019 (“**Promotion Period**”). The Promotion is open to all eligible ICBC Chinese Zodiac Credit Card issued by our Singapore Branch (“**Card**”). By participating in this Promotion, Cardmembers agree to be bound by the Terms and Conditions hereunder.

4. Qualifying Transactions shall refer to retail transactions charged to the Card and posted during the Qualifying Spend 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 (except AXS Pay+ Earn transactions with "Pay+ Earn" description);
 - i. any tax payments;
 - j. any transaction subsequently cancelled, void or reversed; and
 - k. any payment for any outstanding balance owing on the Credit Card account from previous and/or other months;
 - l. any POI funding transactions;
 - m. any disputed transactions;
 - n. any tax refunds credited into the Credit Card account (including Supplementary Credit Card account); and
 - o. any other excluded transactions as we may inform you in advance from time to time.
5. Qualifying Spend Period refer to the 6 continuous calendar months commencing on the first day of the calendar month after the approval date of the Eligible Cardmember's ICBC Chinese Zodiac Credit Card.

6. Any Eligible Cardmember who meets all of the conditions below will qualify to receive \$20 cashback per calendar month during the qualifying spend period as set out in the table below (“**Welcome Offer-Cashback**”). The Eligible Cardmember must meet the qualifying spend amount on the approved ICBC Chinese Zodiac Credit Card during the Qualifying Spend Period.

Qualifying Spend	Qualifying Spend Period	Welcome Offer Cash Back
S\$ 200 and above	1 st calendar month of the Qualifying Spend Period. Refer to Clause 5 for when the Qualifying Spend Period commences.	S\$20
S\$ 200 and above	2 nd calendar month of the Qualifying Spend Period	S\$20
S\$ 200 and above	3 rd calendar month of the Qualifying Spend Period	S\$20
S\$ 200 and above	4 th calendar month of the Qualifying Spend Period	S\$20
S\$ 200 and above	5 th calendar month of the Qualifying Spend Period	S\$20
S\$ 200 and above	6 th calendar month of the Qualifying Spend Period	S\$20

7. When the Eligible Cardmember fulfills the Qualifying Spend Period, the cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.

8. For the avoidance of doubt, an Eligible Cardmember who fails to satisfy the Qualifying Spend requirement in one calendar month of the Qualifying Spend Period will not be entitled to receive the welcome offer of \$20 cashback for that calendar month. Eligible Cardmember will still receive the welcome offer of \$20 cashback in the following calendar month provided that the Qualifying Spend requirement of the Qualifying Spend Period is satisfied.
9. Cashback withdrawal from your Card Account will be treated as a cash advance, and interest, fees and charges are applicable.
10. The Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
11. In the event that a Principal Cardmember or Supplementary 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.
12. 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.
13. We shall not be liable for any late posting of the transactions thereby affecting the Cardmember's eligibility for this Cashback Promotion.
14. 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.
15. 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.
16. We reserve the right to terminate this Cashback Promotion without prior notice to you, and accept no liability for such termination.

17. 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.
18. 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.
19. Our decision in all matters arising from this Cashback Promotion is final, conclusive and binding on all participating Cardmembers.
20. The promotional materials are prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as 26th March 2020