

**ICBC Mastercard® and ICBC UnionPay Credit Card –
Rewards Promotion (“Promotion”)
Frequently Asked Questions**

1. When is the Promotion Period?

1st April 2020 – 31st May 2020 (both dates inclusive)

2. What are the Eligibility Criteria for this Promotion?

You are an individual that holds ICBC Mastercard® or ICBC UnionPay Credit Card (“**Card**”) issued by ICBC Singapore (“**Card Account**”) which is satisfactorily conducted and remains active and you have accumulated the relevant minimum Qualifying Spend Criteria on your Card within the Promotion Period.

3. What are the minimum Qualifying Spend Criteria and what can rewards can I enjoy?

Tier	Qualifying Spend Criteria	Value of CapitaVoucher	Limited to
Tier 1	S\$ 20,000 and above	S\$100 CapitaVoucher	16 Cardholders
Tier 2	S\$ 12,000 and above	S\$50 CapitaVoucher	35 Cardholders
Tier 3	S\$ 6,000 and above	S\$30 CapitaVoucher	150 Cardholders
Tier 4	S\$ 3,000 and above	S\$20 CapitaVoucher	450 Cardholders
Tier 5	S\$ 1,000 and above	S\$10 CapitaVoucher	750 Cardholders

CapitaVoucher will be rewarded to cardholders who first meet the Qualifying Spend Criteria and subject to the availability of the CapitaVoucher.

4. What is the maximum reward I can receive under this Promotion?

The maximum value of CapitaVoucher that you may receive during this entire Promotion Period is capped at S\$100. Each Cardmember will only be entitled to redeem a maximum of one (1) CapitaVoucher regardless of value during this Promotion Period.

5. What is the definition of Qualifying Transactions for the purpose of this Promotion?

Qualifying Transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Card and posted during the Promotion Period. For the avoidance of doubt, if the transaction was made on 31st May 2020 and posted on 1st June 2020, this transaction would not be considered as Qualifying Transaction under this Promotion.

6. Will Supplementary Card transactions be considered Qualifying Transactions?

Yes, but the Qualifying Transactions charged to the Supplementary Credit Card will be calculated as Qualifying Transaction under Principal Credit Card Cardmember.

7. When can I expect to receive my reward if I meet the Eligibility Criteria?

Upon satisfying the Eligibility Requirements, you will receive your CapitaVoucher approximately sixty (60) working days from the end of Promotion Period via registered mail to your last known mailing address on record with ICBC Singapore. ICBC Singapore assumes no liability for any CapitaVoucher that are lost during mailing.

8. Under what circumstances will I not be eligible for this Promotion?

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; or
- f. we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized.

All information correct as at 1st April 2020

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