

**ICBC Mastercard® and ICBC UnionPay Credit Card –
Rewards Promotion (“Promotion”)
Terms and Conditions**

Rewards Promotion

This Rewards Promotion is open to all individual cardmembers who satisfy the eligibility criteria below: -

Eligibility Criteria

- Step 1: 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.
- Step 2: You accumulated the relevant minimum Qualifying Spend Criteria on your Card within the Promotion Period to be entitled to one (1) CapitaVoucher on a first-come-first serve basis.

Promotion Period

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

Rewards Promotion Terms and Conditions

1. By participating in this Promotion, you agree to the terms and conditions set out below (including any amendments to the terms after this).
2. The Promotion is valid during the Promotion Period. You must fulfill all the conditions set out in the Eligibility Criteria above to be entitled to receive one (1) CapitaVoucher below: -

Tier	Qualifying Spend Criteria	Value of CapitaVoucher	Limited to
Tier 1	S\$20,000 and above	S\$100CapitaVoucher	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

3. CapitaVoucher will be rewarded to cardholders who first meet the Qualifying Spend Criteria and subject to the availability of the CapitaVoucher.
4. 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. Upon satisfying the Eligibility Requirements, you will receive your CapitaVoucher within sixty (60) working days from the end of Promotion Period via normal 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.
6. 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.

7. Subject to the posting time as above, Foreign currency transactions which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the Bank's prevailing foreign currency exchange rates for the purposes of calculating the Qualifying Spend Criteria and/or Qualifying Transactions.
8. Qualifying Transactions excludes the following transactions:
 - 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;
 - 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.
9. All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as Qualifying Transaction under Principal Credit Card Cardmember.
10. This Promotion can be used in conjunction with all other ongoing Cashback Promotions. The Qualifying Transactions under this Promotion will also be included in the calculation of the Cashback Rewards for all other on-going Cashback Promotions.
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; or
 - f. we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized.
12. The CapitaVoucher is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
13. We shall reserve the right to disqualify Cardmembers from this Promotion if the Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible for the Promotion.

14. 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 Promotion.
15. We are shall not accept any liability in relation to the CapitaVoucher offered under this Promotion. We give no representation or warranty with respect to the quality of the CapitaVoucher or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Promotion and/or redemption or use of the CapitaVoucher. Any dispute about the same must be resolved directly with the merchant. We shall not be responsible for any loss, injury, claim or damage suffered or incurred as result of the merchant's goods and services.
16. We reserve the right to replace or substitute the CapitaVoucher with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
17. 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 Promotion, including but not limited to the minimum Qualifying Spend criteria.
18. We reserve the right to terminate this Promotion without prior notice to you, and accept no liability for such termination.
19. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreement**") (and may be subject to changes from time to time) 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. These Terms and Conditions are governed by Singapore law and by participating in this Promotion, you agree to submit to the non-exclusive jurisdiction of the Singapore courts.
21. Our decision in all matters arising from this Promotion is final, conclusive and binding on all participating Cardmembers.
22. The promotional materials may be prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information correct as at 1st April 2020

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