

**ICBC UnionPay Credit Cards –
Up to S\$20 Huawei Pay Cashback Promotion April 2020 (“Promotion”)
Frequently Asked Questions**

1. When is the Promotion period?

Promotion runs from 1st April 2020 – 30th September 2020 (both dates inclusive),

2. Who is eligible for this Promotion?

You will be eligible for Huawei Cashback Promotion if all steps 1, 2 and 3 are fulfilled:

Step 1: You are an individual that holds ICBC UnionPay Credit Card (“**Card**”) issued by ICBC Singapore (“**Card Account**”) which is satisfactorily conducted and remains active.

Step 2: Register for Huawei Pay services with your ICBC UnionPay Credit Card within the Promotion Period.

Step 3: Use your ICBC UnionPay Credit Card to complete at least one (1) payment transaction (no minimum spending required) via Huawei Pay within the Promotion Period.

3. What is the maximum value of Cashback I can receive under this Promotion?

Maximum value of Cashback that you can receive under this Promotion is **S\$20** based on the total number of Qualifying Huawei Pay Transaction completed during the Promotion Period.

Number of Qualifying Huawei Pay Transactions	Cashback Received
1 Qualifying Huawei Pay Transaction during Promotion Period	S\$5
10 Qualifying Huawei Pay Transactions during Promotion Period	S\$10
20 Qualifying Huawei Pay Transactions during Promotion Period	S\$20

4. How will the Bank calculate the amount of Huawei Cashback I can receive during this promotion?

You may refer to the examples below for illustration purposes: -

Example 1

Promotion Month	April	May	Jun	Jul	Aug	Sep
Qualifying Huawei Pay Transactions	1	9	2	8	5	5
Cashback received at the end of the Promotion Month	S\$5	S\$5	-	S\$10	—	—
Total Huawei Pay Cashback Received at the end of Promotion Period	S\$20					

Example 2

Promotion Month	April	May	Jun	Jul	Aug	Sep
Qualifying Huawei Pay Transactions	1	2	2	6	5	5
Cashback received at the end of the Promotion Month	S\$5	-	-	S\$5	—	S\$10
Total Huawei Pay Cashback Received at the end of Promotion Period	S\$20					

Example 3

Promotion Month	April	May	Jun	Jul	Aug	Sep
Qualifying Huawei Pay Transactions	1	2	8	6	5	5
Cashback received at the end of the Promotion Month	S\$5	-	S\$5	-	S\$10	-
Total Huawei Pay Cashback Received at the end of Promotion Period	S\$20					

5. What are Qualifying Huawei Pay Transactions?

Qualifying Huawei Pay Transactions refer to all unconditional Huawei Pay transactions charged to the Card and posted within the Promotion Period with the description starting with “HuaweiPay”. For the avoidance of doubt, if the transaction was made on 30th September 2020 and posted on 1st October 2020, this transaction would not be considered as Qualifying Huawei Pay Transaction.

6. Is there a minimum spending for each Huawei Pay Transaction?

No minimum spend is required for each Qualifying Huawei Pay Transaction.

7. Will Supplementary Card transactions be considered Qualifying Transactions?

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

8. Can this Promotion be combined with other ongoing Cashback Promotions?

Yes, all Qualifying Transactions under this Promotion will also be included in the calculation of the Cashback Rewards for all other on-going Cashback Promotions.

9. When can I expect to receive Huawei Pay Cashback?

Huawei Pay Cashback will be awarded and credited into the Cardmember’s Card Account within thirty (30) calendar days from the end of each Promotion Month, if the minimum number of Qualifying Huawei Pay Transactions to be entitled for Huawei Pay Cashback has been met.

If the Cardmember is unable to meet the minimum number of Qualifying Huawei Pay Transactions within the Promotion Month, the number of Qualifying Huawei Pay Transactions already completed by Cardmember for that particular Promotion Month will be carried over to the next Promotion Month.

10. 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;
- f. We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
You transfer or cancel your new Card before the Cashback credited to you.

11. If I have more than one ICBC UnionPay Credit Card, can I add all of them to my Huawei Wallet? Will I still able to receive cashback for each ICBC UnionPay credit card?

Yes, you can add more than one ICBC UnionPay Credit Card to Huawei Wallet but we will sum up the total Qualifying Huawei Pay transactions across all ICBC UnionPay Credit Cards.

Huawei Pay Cashback will be credited to the ICBC UnionPay Credit Card Account which conducts the most Qualifying Huawei Pay Transactions. If both cards spend the same number of Qualifying Huawei Pay transactions, ICBC will determine which card to credit the cashback to.

12. If I have one ICBC UnionPay Credit Card and I have added the card to more than one Huawei devices resulting in two different virtual card numbers, will I still eligible to receive this Promotion for each virtual card?

No, the virtual card number only reflects your device's number.

All information is correct as at 1st April 2020.

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