

**ICBC UnionPay Credit Cards –
Up to S\$20 Huawei Pay Cashback Promotion (“Huawei Cashback Promotion”)
Terms and Conditions**

Huawei Pay Cashback Promotion

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

Eligibility Criteria

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.

Promotion Period

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

Huawei Pay Cashback Promotion Terms and Conditions

1. By participating in this Huawei Pay Cashback Promotion, you hereby 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 the following Cashback below: -

Number of Qualifying Huawei Pay Transactions	Cashback
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

3. 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.
4. 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.

- Huawei Pay Cashback to be credited into Cardmember's Card Account will be offset with the Cashback which has already been previously credited into the Card Account. For clarity, if Cardmembers completed one (1) Qualifying Huawei Pay Transaction during the 1st Promotion Month (and received S\$5 Cashback), and subsequently completed nine (9) Qualifying Huawei Pay Transactions during the 2nd Promotion Month, the Cardmember will only receive the balance of S\$5 Cashback.

Examples below for illustration purposes only: -

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					

- Huawei Pay Cashback earned in the Promotion Month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.
- No minimum spend is required for each Qualifying Huawei Pay Transaction. The maximum amount of Huawei Pay Cashback that you may receive for this promotion is capped at S\$20 on all Qualifying Huawei Pay Transactions within the Promotion Period.
- Cardmembers will not qualify for the Promotion if they deleted their ICBC UnionPay Credit Card from Huawei Pay Wallet before or during the Promotion Period, and subsequently add their ICBC UnionPay Credit Card back on Huawei Pay Wallet again during the Promotion Period.
- All Qualifying Huawei Pay Transactions must be charged to Cardmember's ICBC UnionPay Credit Card. Huawei Pay Cashback will be credited to the Cardmember's Card Account which conducted the most Qualifying Huawei Pay Transactions. Amounts charged to any

other Cards issued by ICBC Singapore in the name of the same Cardmember cannot be added together to fulfill the number of Qualifying Huawei Pay requirements.

10. All Qualifying Huawei Pay Transactions charged to the Supplementary Credit Card will be calculated as a Qualifying Transaction of the Principal Credit Card Cardmember.
11. This Promotion can be used in conjunction with all other ongoing Cashback Promotions. The Qualifying Huawei Pay Transactions under this Promotion will also be included in the calculation of the Cashback Rewards for all other on-going Cashback Promotions.
12. The Bank shall be entitled to offset any Huawei Pay Cashback with any account you have with ICBC Singapore and you will not be eligible for this Huawei Pay Cashback promotion if:
 - a) the Qualifying Huawei Pay Transactions is subsequently is cancelled, void or reversed; or
 - b) your Card Account is not in good standing and is overdue; or
 - c) your ICBC UnionPay Credit Card has been reported lost or stolen; or
 - d) your ICBC UnionPay Credit Card has been frozen for any reason; or
 - e) your ICBC UnionPay Credit Card is cancelled or terminated for any reason; or
 - f) you breached the terms of your ICBC Credit Card Cardmember's Agreement, Digital Wallet Terms and Conditions or ICBC Rewards Terms and Conditions; or
 - g) ICBC believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized.
13. Any Huawei Pay Cashback withdrawn from your Card Account will be treated as a cash advance, and interest, fees and charges are applicable.
14. The Huawei Pay Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
15. We are not a supplier or agent of Huawei and will not accept any liability for any products or services you purchase to qualify for the Qualifying Huawei Pay Transactions. In addition, we do not accept any responsibility for the quality, merchantability or fitness for purpose of the products and services provided by Huawei. Any dispute in relation thereof shall be resolved directly with Huawei. We shall not be held liable for any loss, injury, damage or harm suffered in connection with or arising from the products and services provided by Huawei.
16. We shall not be liable for any failure or delay in the transmission of the transactions by any party and we do not accept any liability for any late posting of the transactions (howsoever caused) affecting the Cardmember's eligibility for this Huawei Pay Cashback Promotion.
17. We reserve the right to replace or substitute this Huawei Pay Cashback Promotion with any other gifts of equal or similar value of our choice at any time, without prior notice or assigning any reason thereof.
18. We may at our absolute discretion, and without notice or assigning any reason, delete, vary, supplement, amend or modify any one or more of the terms and conditions of this Huawei Pay Cashback Promotion.
19. We reserve the right to terminate this Huawei Pay Cashback Promotion any time without prior notice to you, and accept no liability for such termination.
20. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreement**") and our Digital Wallet Terms and Conditions (which may be subject to changes from time to time) ("**Digital Wallet Terms**"). In the event of inconsistencies between these terms and the Cardmember's Agreement, these terms shall prevail only to the extent of such inconsistency.

21. These Terms and Conditions are governed by Singapore law and by participating in this Huawei Pay Cashback Promotion, you agree to submit to the non-exclusive jurisdiction of the Singapore courts.
22. Our decision in all matters arising from this Cashback Promotion is final, conclusive and binding on all participating Cardmembers.
23. The promotional materials may be prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as at 1st April 2020.

(end of page)