

**CEA Friends Credit Card Unlimited 1.6% Cashback
Frequently Asked Questions (“FAQ”)**

1. What are the Cashback Rewards under CEA Friends Credit Card?

CEA Friends Credit Card gives you unlimited 1.6% cashback on local and overseas qualifying transactions (“**Cashback Rewards**”)

2. What are considered Qualifying Transactions?

Qualifying Transactions shall refer to retail transactions with transaction date falling within the relevant calendar month and successfully posted at the time of fulfillment.

3. What transactions do not qualify towards earning the Cashback Rewards?

- 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;
- 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);
- o) any payment made with the following Merchant Category Code (“**MCC**”);

MCC	Description
4829	Wire Transfer/Money Orders
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing - Insurance Services
6012	Financial Institutions
6050	Quasi Cash - Financial Institutions, Merchandise and Services
6051	Non-FI, Money Orders

6211	Security Brokers/Dealers
6300	Insurance Underwriting, Premiums
6513	Real Estate Agents and Managers - Rentals
6529	Remote Stored Value Load - Financial Institute Rentals
6530	Remote Stored Value Load - Merchant Rentals
6540	POI Funding Transactions
7995	Betting/Casino Gambling
8062	Hospitals
8211	Elementary, Secondary Schools
8220	Colleges, Universities
8241	Correspondence Schools
8244	Business/Secretarial Schools
8249	Vocational/Trade Schools
8299	Educational Services
8651	Organizations, Political
8661	Organizations, Religious
8699	Organizations, Membership (Not Elsewhere Classified)
9211	Court Costs, Including Alimony and Child Support - Courts of Law
9222	Fines - Government Administrative Entities
9223	Bail and Bond Payments
9311	Tax Payments - Government Agencies
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only

p) any transactions as may be prescribed or amended by ICBC from time to time, without prior notice or being liable to Cardholders.

4. Are my Qualifying Transactions calculated separately or with my Supplementary Cardmember(s)?

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

5. How do I earn Cashback on transactions on overseas Qualifying Transactions?

All Overseas Qualifying Transactions shall be converted to Singapore dollars at the prevailing foreign exchange rates as determined by ICBC for the calculation of Cashback Rewards.

6. Under what circumstances will I not be entitled for this Cashback Rewards?

You will not be eligible for this Cashback Rewards 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;
- f) we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorised;
- g) you transfer or cancel your Card and/or Card Account before the Cashback Rewards is credited to you.

7. When can I expect to receive the Cashback Rewards?

Cashback Rewards will be credited into the Card Account within thirty (30) business days from the last day of the month.

8. How can I use the Cashback Rewards?

Cashback Rewards earned in the relevant calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month (within the next twelve (12) months).

9. Do the cancelled, void or reversed transactions affect how much Cashback Rewards I will be entitled to?

Yes, cancelled, void or reversed transactions will not be considered a Qualifying Transaction to be entitled to Cashback Rewards. We reserve the rights to offset a Qualifying Transaction or debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Transaction that is subsequently cancelled, void or reversed.

Information correct as at 31 March 2021.

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