

**ICBC UnionPay Card – Spend and Receive Shopping Vouchers Worth up to S\$100**  
**(“Promotion”)**

**Terms and Conditions**

**Promotion Period:**

This Promotion is valid from 1 October 2021 till 31 December 2021 (both dates inclusive).

**Qualifying ICBC UnionPay Cards (“Qualifying Card(s)”):**

- ICBC Horoscope Credit Card
- ICBC UnionPay Dual Currency Credit Card
- ICBC Koipy Dual Currency Credit Card
- CEA Friends Credit Card
- ICBC UnionPay Kylin Dual Currency Debit Card
- ICBC UnionPay Ruyi Dual Currency Debit Card

**Eligibility Criteria and Promotion Details:**

This Promotion is open to both ICBC UnionPay Credit and Debit Card Cardmembers (“**Eligible Cardmembers**”) who satisfy the eligibility criteria below:

- a) you are an individual that hold Qualifying Card(s) issued by ICBC Singapore, and your card account(s) is/are satisfactorily conducted and remains active; and
- b) You meet the minimum qualified spend on your Qualifying Card(s) within the Promotion Period and is one of the top spenders for the corresponding tier to receive shopping voucher set out below (“**Qualified Spend**”). Qualified spend is based on qualifying transactions made between 1 October 2021 to 31 December 2021.

<b>Tier</b>	<b>Minimum Qualified Spend</b>	<b>Shopping Voucher</b> (e.g., Takashimaya/ NTUC/CapitaLand)	<b>Number of Eligible Cardmembers</b>
<b>1</b>	SGD 10,000	SGD 100	20
<b>2</b>	SGD 5,000	SGD 50	50
<b>3</b>	SGD 2,000	SGD 20	120
<b>4</b>	SGD 1,000	SGD 10	500

**ICBC Singapore 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 only.

3. Each Eligible Cardmember is entitled to a maximum of **one (1) voucher** upon meeting the terms and conditions of this Promotion, regardless of the total Qualified Spend made by Eligible Cardmember during the Promotion Period.
4. Qualified Spend is the sum of all qualifying transactions across Qualifying Card(s) under the Eligible Cardmember during the Promotion Period.
5. Eligible Cardmembers may receive a combination of vouchers from different retailers at ICBC Singapore's sole discretion.
6. Eligible Cardmembers who qualify to receive the voucher will be notified via SMS and voucher will be posted to Eligible Cardmembers via registered mail within thirty (30) working days after the end of Promotion Period. Notification SMS and registered mail will be directed to the Eligible Cardmember's last known registered number and mailing address in ICBC Singapore's records. ICBC Singapore assumes no liability for any letter and/or voucher that is lost during mailing.
7. The voucher is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
8. ICBC Singapore reserve the right to replace or substitute the voucher with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
9. All qualifying transactions charged to the supplementary card will be calculated as qualifying transactions under the principal card.
10. Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Qualifying Card and posted during 1 October 2021 to 31 December 2021. For the avoidance of doubt, if transaction was made on 31 December 2021 and posted on 1 January 2022, this transaction would not be considered as qualifying transaction under this Promotion.
11. 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 qualifying transactions.
12. 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 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 Card account (including supplementary Card account);
- o) any payment made with the following Merchant Category Code (“MCC”); and

<b>MCC</b>	<b>Description</b>
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 Singapore from time to time, without prior notice or being liable to cardholders.
13. You will not be eligible for this Promotion if at the time of fulfillment:
- a) your Qualifying Card is not in good standing and is overdue;
  - b) your Qualifying Card has been reported lost or stolen;
  - c) your Qualifying Card has been frozen for any reason;
  - d) your Qualifying Card and/or card account is suspended, cancelled or terminated for any reason during the Promotion Period;
  - e) where applicable, you violated the terms of your ICBC Credit Card Cardmember's Agreement or ICBC Singapore Dual Currency Debit Card Agreement; or
  - f) we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized.
14. We shall reserve the right to disqualify Eligible Cardmembers from this Promotion if the Qualifying Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible for the Promotion.
15. 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 your eligibility for this Promotion.
16. We shall not accept any liability in relation to the voucher offered under this Promotion. We give no representation or warranty with respect to the quality of the voucher 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 mailing or use of the voucher. Any dispute about the use of voucher must be resolved directly with the voucher's issuer. We shall not be responsible for any loss, injury, claim, or damage suffered or incurred as result of the use of voucher.
17. By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act (Cap. 26 of 2012) to the collection, use and disclosure of the participating cardmember's personal data by/to ICBC Singapore's agent or vendors and such other third party for the purpose of the Promotion and participating cardmembers agree to be bound by the terms of ICBC Singapore Privacy Policy, a copy of which can be found on <https://singapore.icbc.com.cn/>.
18. 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 revising the minimum qualified spend.
19. We reserve the right to terminate this Promotion 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 and ICBC Singapore Dual Currency Debit Card Agreement ("**Cardmember's Agreements**") (and may be subject to changes from time to time). In the event of inconsistencies between these terms and other terms, 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 Promotion, you agree to submit to the non-exclusive jurisdiction of the Singapore courts. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
22. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
23. The promotional materials for this Promotion may be prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as of 30 September 2021.

(End of Page)