

**ICBC UnionPay Credit Card – Spend S\$2000 and Receive S\$80 Cash Rebate (“Promotion”)**  
**Frequently Asked Questions**

**1. When is the Promotion Period (“Promotion Period”)?**

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

**2. What are the qualifying cards (“Qualifying Card(s)”) under this Promotion?**

- ICBC Horoscope Credit Card
- ICBC UnionPay Dual Currency Credit Card
- ICBC Koipy Dual Currency Credit Card
- CEA Friends Credit Card

**3. What are the eligibility criteria for this Promotion?**

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

- a) you are an individual that holds at least one Qualifying Card issued by ICBC Singapore;
- b) your card account is satisfactorily conducted and remains active; and
- c) you meet the minimum accumulated qualified spend of S\$2,000.00 (“**Qualified Spend**”) on **one (1)** Qualifying Card within the Promotion Period to receive S\$80.00 cash rebate (“**Cash Rebate**”) (capped at first 200 Eligible Cardmembers). Qualified Spend is based on total qualifying transactions

***Please note:***

- *Cash Rebate is awarded on a first-come, first-serve, while stocks last basis.*
- *If you hold more than one Qualifying Card, qualifying transactions across Qualifying Cards will not be combined to calculate Qualified Spend.*

**4. What are qualifying transactions for this Promotion?**

Qualifying transactions shall refer to any transactions that have successfully being charged to the Qualifying Card and posted within 1 December 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.

**5. Will the qualifying transactions across my Qualifying Card(s) be combined for the purposes of this Promotion?**

No. If you hold more than one Qualifying Card, qualifying transactions across Qualifying Cards will not be combined to calculate Qualified Spend.

**6. Can my Supplementary Cardmember enjoy this Promotion?**

Yes, but please note that all qualifying transactions charged to the supplementary card will **not** be calculated as qualifying transaction under the principal card under this Promotion.

**7. How will I receive the cash rebate if I satisfied the Eligibility Criteria?**

Upon satisfying the Eligibility Criteria, Cash Rebate will be credited directly to Eligible Cardmember's Qualifying Card within one (1) week after the end of the Promotion Period via UnionPay International system. We will send a notification SMS within forty-five (45) working days after the end of the Promotion Period to Eligible Cardmember's mobile number on record with us to inform him/her that the Cash Rebate has been credited to his/her Qualified Card.

ICBC Singapore assumes no liability for any error or late crediting of Cash Rebate that arises from the UnionPay International system. If you have any inquiries, please call ICBC customer hotline at +65 6369 5588.

**8. After Promotion Period, what can I do if I did not receive my cash rebate?**

If you did not receive your cash rebate within one (1) week from the end of Promotion Period, please call ICBC customer hotline at +65 6369 5588.

**9. 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 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
- f) we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized.

All information correct as of 29 November 2021.

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