

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

**Promotion Period:**

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

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

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

**Eligibility Criteria and Promotion Details:**

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 made between 1 December 2021 to 31 December 2021 (both dates inclusive).

***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.*

**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 only valid during the Promotion Period.
3. No pre-registration is required to participate in this Promotion.
4. This Promotion is limited to the first 200 Eligible Cardmembers, and Cash Rebate is awarded on a first-come, first-serve, while stocks last basis.
5. Each Eligible Cardmember is entitled to receive a maximum Cash Rebate of S\$80.00 upon meeting the terms and conditions of this Promotion, regardless of the total Qualified Spend made by the Eligible Cardmember during the Promotion Period.

6. Qualified Spend is the sum of all qualifying transactions charged to the Qualifying Card during the Promotion Period. If you hold more than one Qualifying Card, qualifying transactions across Qualifying Cards will not be combined to calculate Qualified Spend.
7. 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. The Cash Rebate credited will be used to automatically offset the billed amount for your Card account in the next statement month. The Cash Rebate cannot be withdrawn as cash, cannot be transferred to any other ICBC Singapore credit card or debit card. Cash Rebate is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
9. ICBC Singapore reserve the right to replace or substitute the Cash Rebate with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
10. All qualifying transactions charged to the supplementary card will **not** be calculated as qualifying transactions under the principal card under this Promotion.
11. 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.
12. 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.
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
  - 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 Cash Rebate offered under this Promotion. Any dispute regarding the Cash Rebate must be resolved directly with UnionPay International Co., Ltd. (Singapore Branch).
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 Qualifying Spend criteria.
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 ("**Cardmember's Agreement**") (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 29 November 2021.

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