

ICBC Credit Card – Year end Spend and Receive Shopping Vouchers worth up to S\$300
(“Promotion”)

Terms and Conditions

Promotion Period:

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

Promotion Details:

- a) Qualifying Customers who satisfy the Eligibility Criteria below and is one of the top 40 spenders with highest spend amount which is not less than Tier 1 minimum spend amount in qualifying transactions during the Promotion Period will receive shopping vouchers worth S\$300;
- b) Qualifying Customers who satisfy the Eligibility Criteria below and is one of the top 260 spenders (after excluding the 40 top spenders referred to in a) above) with highest spend amount which is not less than the Tier 2 minimum spend amount in qualifying transactions during the Promotion Period will receive shopping vouchers worth up to S\$100.

Tier	Minimum Spend Amount	Shopping Voucher (e.g., Takashimaya/ NTUC/CapitaLand)	Number of Eligible Cardmembers
1	S\$ 10,000	S\$ 300	40
2	S\$ 3,000	S\$ 100	260

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

All Credit Cards issued by ICBC Singapore branch

Eligibility Criteria:

This Promotion is open to all ICBC Credit Cards Cardmembers (“**Eligible Cardmembers**”) who satisfy the eligibility criteria below:

- a) you are an existing customer that holds a Qualifying Card issued by ICBC Singapore, and your card account is satisfactorily conducted and remains active; and
- b) you have been invited to participate in this Promotion via SMS from “74770” sent to you directly by ICBC Singapore to your registered mobile number with ICBC Singapore (“Registered Number”); and
- c) you reply ‘ICBC’ to the above SMS by 10 December 2021 (23:59pm) to register your participation in this Promotion using your Registered Number and have received an acknowledgment of successful registration sent to your Registered Number; and
- d) you meet the minimum spend amount in qualifying transactions on your Qualifying Card(s) within the Promotion Period and is one of the top spenders for the corresponding tier.

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. Pre-registration is required to participate in this Promotion.
4. Eligible Cardmembers who satisfy the Eligibility Criteria and
 - a) who is one of the top 40 spenders with highest spend amount which is not less than the minimum spend amount of S\$10,000 in qualifying transactions during the Promotion Period is entitled to receive shopping vouchers worth S\$300;
 - b) who is one of the top 260 spenders(after excluding the top 40 spenders referred to in **a**) above) with highest spend amount which is not less than the minimum spend amount of S\$3000 in qualifying transactions during the Promotion Period is entitled to receive shopping vouchers worth S\$100.
5. Eligible Cardmembers can only participate **ONCE** in this Promotion.
6. Eligible Cardmembers who qualify to receive the voucher will be notified via SMS and the 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 cash, credits, other gifts or otherwise refundable in part or in full.
8. Types of the voucher (including its issuers) and combination thereof that Eligible Cardmembers may receive will be determined by ICBC Singapore in its absolute discretion.
9. 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.
10. All qualifying transactions charged to the supplementary card will be calculated as qualifying transactions under the principal card.
11. In the event that the Eligible Cardmember holds more than one (1) Qualifying Card(s), the qualifying transactions across all Qualifying Card(s) will be combined to determine the total spend amount in qualifying transactions.
12. Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Qualifying Card and posted from now till 31 December 2021. For the avoidance of doubt, if transaction was made on or before 31 December 2021 and posted on 1 January 2022, this transaction would not be considered as qualifying transaction under this Promotion.

13. 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.
14. 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 transaction subsequently cancelled, void or reversed;
 - d) any payment for any outstanding balance owing on the Credit Card account from previous and/or other months.
15. 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.
16. 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.
17. 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.
18. 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 same 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 the voucher.
19. 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/>.

20. 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.
21. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.
22. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's 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.
23. 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.
24. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
25. 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 1 December 2021.

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