# ICBC Credit Card – Receive Shopping Vouchers worth up to S\$250 with Overseas spend and in foreign currency ("Promotion") Frequently Asked Questions

#### 1. When is the Promotion Period ("Promotion Period")?

This Promotion is valid from 1 June 2022 till 31 August 2022 (both dates inclusive).

# 2. What are the qualifying cards ("Qualifying Card(s)") under this Promotion? All ICBC Debit Cards and Credit Cards issues by Singapore branch.

#### 3. Who will be entitled to receive what amount of shopping voucher under this Promotion?

Participating Eligible Cardmembers' Qualifying Overseas Spend amount ("Spend Amount") will be calculated at the end of the Promotion. Participating Eligible Cardmembers will be placed under Tier 1, Tier 2 or neither based on his/her Spend Amount. If Participating Eligible Cardmember belongs to either Tier 1 or Tier 2 and he /she is the top spenders with the highest Spend Amounts among all the Eligible Cardmembers in that Tier, he/she will be entitled to receive the shopping vouchers for that Tier.

Tier	Tier Spend Amount	Shopping Voucher (e.g., Takashimaya/ NTUC/CapitaLand)	Number of Top Spenders in the Tier
1	Not less than S\$ 10,000	S\$ 250	40
2	Not less than S\$ 3,000 but less than S\$10,000	S\$ 80	200

Qualifying Overseas Spend means a qualifying transactions that (i) is transacted in a foreign country (i.e. not in Singapore) by reference to the physical location of the merchant outlets (for online transaction the location is to be determined by the merchant's acquiring bank which determination shall be conclusive) and (ii) the payment for which transaction is not made in Singapore Dollar.

#### 4. What are Qualifying Overseas Spend for this Promotion?

Qualifying Overseas Spend means a qualifying transactions that (i) is transacted in a foreign country (i.e. not in Singapore) by reference to the geographic location of the merchant outlets from and (ii) is not denominated in Singapore Dollar. Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Qualifying Card and posted from 1 June 2022 to 31 August 2022.

For the avoidance of doubt, if transaction was made on or before 31 August 2022 and posted on 1 September 2022, this transaction would not be considered as qualifying transaction under this Promotion.

### 5. How will I receive the voucher if I am entitled to receive shopping voucher?

Upon you being determined to be entitled to receive the shopping voucher, we will mail the voucher to your last known mailing address on record with ICBC Singapore within thirty (30) working days from the end of Promotion Period. ICBC Singapore assumes no liability for any letter that is lost during mailing.

Should you would like to update your mailing address, please submit proof of residential address such as latest telephone bill or bank statement via email to credit\_card\_centre@sg.icbc.com.cn.

#### 6. What can I do if I did not receive my voucher?

If you did not receive your voucher within forty-five (45) working days from the end of Promotion Period, please call ICBC Singapore's customer hotline at +65 6369 5588.

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

Yes. Qualified Spend is the sum of all qualifying transactions across Qualifying Card(s) during the Promotion Period. For example, if you have ICBC UnionPay credit card and Mastercard credit card, we will calculate both your UnionPay and Mastercard credit card total qualifying transactions.

### 8. Can my Supplementary Cardmember enjoy this Promotion?

Yes, all qualifying transactions charged to the supplementary card will be calculated as qualifying transaction under the principal card.

#### 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 ICBC Singapore Dual Currency Debit Card Agreement; or
- we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized.

All information correct as of 26 May 2022.

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