

ICBC Credit Card – Additional 1% “I GO Global” Cashback For Qualifying Overseas Transactions (“Promotion”)

Frequently Asked Questions

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

This Promotion is valid from 2 November 2022 till 30 November 2022 (both dates inclusive).

2. What are the Cashback Rewards under this Promotion?

You will be entitled to receive additional 1% “I GO Global” Cashback on all Qualifying Overseas Transactions charged to your Card during the Promotion Period.

3. What are the Qualifying Cards under this Promotion?

All credit cards issued by ICBC Singapore branch. Both principal and supplementary cards can participate in this promotion on standalone basis.

4. What is the minimum spending required to be entitled to this Cashback Promotion?

There is no minimum spending required.

5. What is the maximum amount of Cashback I can receive under this Cashback Promotion?

The Maximum cashback for a single transaction is SGD200.00. The maximum cashback for a single card is SGD500.00. The total amount of Cashback available is limited so the Promotion is conducted on first-come-first-serve while stocks last basis.

6. What are the Qualifying Transactions under this Cashback Promotion?

Qualifying Overseas Transaction means a qualifying transactions that is transacted in any of the selected 20 countries and regions (including China (excluding Hong Kong, Macao and Taiwan regions), the United States, the United Kingdom, Japan, Malaysia, Hong Kong, Thailand, Australia, Taiwan, the Netherlands, Indonesia, France, South Korea, Italy, Vietnam, Switzerland, Ireland, Germany, Spain and the Philippines). Location of transaction will be determined 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)

charged to the Qualifying Card and posted from 1 September 2022 till 30 November 2022.

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

7. Under what circumstances will I not be entitled to the Cashback Promotion?

You will not be eligible for this Cashback Promotion if at the time of fulfillment: -

- a) Your Card Account is not in good standing and is overdue;
- b) Your Card has been reported lost or stolen;
- c) Your Card has been frozen for any reason;
- d) Your Card and/or Card Account is suspended, cancelled or terminated for any reason;
- e) You violated the terms of your ICBC Credit Card Cardmember's Agreement;
- f) We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized;
or
- g) You transfer or cancel your new Card before the Cashback credited to you.

8. Will Qualifying Transactions enjoy other ICBC Credit Card Cashback Rewards in addition to this Cashback Promotion?

Unless otherwise stated, this Cashback Promotion is stackable with other Cashbacks offered by us. The Qualifying Transactions under this Cashback Promotion will be included in calculation of other Cashback Rewards entitlement for ICBC Credit Cards.

9. When can I expect to receive the Cashback?

Cashback will be credited into the Card Account within three (3) business days from the posted date of each transaction.

10. How do I use the Cashback?

Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month. Cashback must be utilized within 12 months from the date it is credited into the Card Account.

11. Do cancelled or reversed transactions affect how much Cashback I will be entitled to?

Yes, if Qualifying Transaction is cancelled or reversed during or after the Promotion Period, we shall be entitled to debit the Card Account for an equivalent amount of any Cashback paid on a Qualifying Transaction that is subsequently cancelled or reversed.

All information correct as of 2 November 2022.

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