

Terms and Conditions of ICBC UnionPay and Visa Credit Cards – Up to 8% Cashback Promotion (“Cashback Promotion”)

- This Cashback Promotion is valid from 1 December 2017 onwards until such time ICBC notifies otherwise (“Promotion Period”). Each set of three consecutive calendar months thereafter shall be considered a Qualifying Quarter wherein Cardmembers will be eligible to enjoy up to 8% Cashback.
- The Promotion is open to all eligible ICBC UnionPay and Visa Dual Currency Credit Cards issued by Singapore Branch except ICBC Koipay Dual Currency Credit Cards (“Cards”, each a “Card”).
- Cardmembers will earn 0.5% Cashback on all Qualifying Spend up to the amount of S\$500. Cardmembers who spending more than S\$500 for three consecutive months within the Promotion Period will get to enjoy up to 8% Cashback on the amount above S\$500. Please refer to the table below for the maximum cashback each respective tier is entitled to receive for each month of a Qualifying Quarter. For example: If you use your UnionPay Credit Card to spend more than S\$500 for every month of the Qualifying Quarter, in the last month of the Qualifying Quarter when you spend S\$570, you will enjoy 0.5% Cashback on S\$500 and 8% Cashback on S\$70.
- The mechanics of the Cashback Promotion are as follows:

Each month of the Qualifying Quarter	Cashback for all Qualifying Spend up to S\$500	Cashback on of the Qualifying Spend spent above S\$500	Maximum entitlement to Cashback a month	
			UnionPay Credit Card	Visa Credit Card
1st Month	0.5%	2%	S\$50	S\$30
1st Consecutive Month	0.5%	5%	S\$60	S\$40
2nd Consecutive Month	0.5%	8%	S\$80	S\$60

Important note:

- 1st Consecutive Month: The second month of the two consecutive calendar months which Cardmember spends more than S\$500 in each of the two consecutive calendar months.
 - 2nd Consecutive Month: The third month of the three consecutive calendar months which Cardmember spends more than S\$500 in each of the three consecutive calendar months.
- Qualifying Spend is calculated based on retail transactions charged at UnionPay or Visa Merchants and posted within the Qualifying Period, and will be rounded to the nearest dollar. The following transactions will be excluded:
 - all cash advances fees and charges;
 - 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 Credit Card;
 - any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZLINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAL * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM;
 - any securities brokers, dealers, trading, or forex related transactions;
 - any transaction subsequently cancelled, void or reversed; and
 - any payment for any outstanding balance owing on the Credit Card account from previous and/or other months.
 - Amounts charged to the Supplementary Card(s) will be included in the calculation of Principal Cardmember's Qualifying Spend.
 - The Bank shall be entitled to offset a Qualifying Spend or/and debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Spend that is subsequently cancelled, void or reversed.
 - All Qualifying Spend made in foreign currency will be converted to Singapore Dollars at the prevailing foreign exchange rates as determined by ICBC Singapore.
 - Each eligible Principal Cardmember is only entitled to one (1) Cashback per Card per calendar month.
 - Cashback will be credited to the respective Card account within 30 business days from the end of each calendar month.
 - The award of ICBC Reward Points will be suspended whilst this Cashback Promotion is ongoing.
 - You will not be eligible for this Promotion if at the time of fulfillment:
 - your Card Account is not in good standing and is overdue;
 - your Card has been reported lost or stolen;
 - your Card has been frozen for any reason;
 - your Card is cancelled or terminated for any reason;
 - you violated the terms of your ICBC Dual Currency Credit Card Cardmember's Agreement;
 - you believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized;
 - you transfer or cancel your Card before the Cashback credited to you; or
 - any other circumstances we determine as not eligible.
 - Cashback must be utilized within 12 months from the date it is credited into the Card account. Failing which, we reserve the right to forfeit the unused portion of the Cashback awarded, and you hereby irrevocably authorize us to debit your Singapore Dollar Card Account for the unused Cashback.
 - Cashback can be utilized in Singapore or any other countries for retail purchases in Singapore dollars.
 - Cashback withdrawn from your Card Account will be treated as a cash advance and interest, fees and charges are applicable.
 - The Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
 - In the event that a Principal Cardmember or Supplementary Cardmember's Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible, we shall reserve the right to debit and set off the Cashback from your ICBC Credit Card or any other accounts you may have with us.
 - 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 the Cardmember's eligibility for this Cashback Promotion.
 - We reserve the right to replace or substitute this Cashback Promotion with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
 - 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 stated herein.
 - We reserve the right to terminate this Cashback Promotion without prior notice to you, and accept no liability for such termination.
 - By participating in this Promotion, Cardmembers agree to be bound by the Terms and Conditions hereunder.
 - These Terms and Conditions are to be read together with our ICBC Credit Card Cardmember's Agreement (“Cardmember's Agreement”). In the event of inconsistencies between these terms and the Cardmember's Agreement, these terms shall prevail only to the extent of such inconsistency.
 - These Terms and Conditions are governed by Singapore law. By participating in this Cashback Promotion, you agree to exclusive to the non-exclusive jurisdiction of the Singapore courts.
 - Our decision in all matters arising from this Cashback Promotion is final, conclusive and binding on all participating Cardmembers.
 - The promotional materials are prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct at the time of printing.

Effective as of 1 December 2017

Application Channels

SCAN QR CODE
and apply online now

立即扫描二维码
在线申请



OR 是

Download an Application Form at www.icbc.com.sg,
COMPLETE THE APPLICATION FORM and
MAIL/EMAIL IT TO US WITH THE MANDATORY DOCUMENTS

登陆www.icbc.com.sg下载申请表,
填写申请表并附上必需文件, 邮寄或电邮给我们

OR 是

You can **VISIT** the following **BRANCHES** to apply
到我行网点递交申请表

OUR BRANCHES

RMB Processing Centre
6 Raffles Quay #01-01
Singapore 048580
(Raffles Place MRT station Exit I)
Business Hours
Monday - Friday
9:30am-4:00pm
Closed on Saturday,
Sunday and Public Holiday

Simei Sub-Branch
3 Simei Street 6
#01-K6/K7/K8 Eastpoint Mall
Singapore 528833
Business Hours
Monday-Saturday
11:00am-7:00pm
Closed on Sunday
and Public Holiday

Punggol Sub-Branch
83 Punggol Central
#01-14 Waterway Point
Singapore 828761
Business Hours
Monday-Saturday
11:00am-7:00pm
Closed on Sunday
and Public Holiday

Orchard Sub-Branch
304 Orchard Road
#01-36A/B Lucky Plaza
Singapore 238863
(Orchard MRT Station Exit A)
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday
11:00am-4:30pm
Closed on Sunday
and Public Holiday

Chinatown Sub-Branch
133 New Bridge Road
#01-10 Chinatown Point
Singapore 059413
(Chinatown MRT Station Exit E)
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday-Sunday
11:00am-4:30pm
Closed on Public Holiday

Sembawang Sub-Branch
30 Sembawang Drive
#02-18/19/20 Sun Plaza
Singapore 757713
(Sembawang MRT Station Exit B)
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday-Sunday
11:00am-4:30pm
Closed on Public Holiday

Holland Village Sub-Branch
257 Holland Avenue
Singapore 278984
(Holland Village MRT Station Exit B)
Business Hours
Monday-Friday
9:00am-5:00pm
Saturday
11:00am-4:30pm
Closed on Sunday
and Public Holiday

Jurong East Sub-Branch
130 Jurong Gateway Road
#01-213/215/217
Singapore 600130
Business Hours
Monday-Friday
10:00am-6:00pm
Saturday
11:00am-4:30pm
Closed on Sunday
and Public Holiday

Paya Lebar Sub-Branch
60 Paya Lebar Road
#01-33/34/35/36
Singapore 409051
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday
11:00am-4:30pm
Closed on Sunday
and Public Holiday

ICBC 中国工商银行

新加坡唯一人民币清算行 您的人民币 首选银行

步步高升
现金回馈
PROSPERITY CASHBACK

8%
高达 up to

按月返现, 单月消费\$500以下部分享0.5% 现金回馈, \$500以上超额部分享最高8% 现金回馈, 上限最高\$80!

Enjoy cashback of 0.5% on monthly consumption below \$500 and up to 8% on amounts exceeding \$500. Maximum cashback up to \$80!

Terms and Conditions Apply. 附帶條款。

工行信用卡

出行中国必备
Widely Accepted in China

RMB / SGD
UnionPay Credit Card
银联双币信用卡

美元消费首选
Most savings for USD\$ spend

USD / SGD
VISA Credit Card
VISA双币信用卡



INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED SINGAPORE BRANCH

Please visit ICBC website for more details. 更多详情请登入工行网站。



www.icbc.com.sg



(65) 6369 5588

ICBC CREDIT CARD

UP TO 8% CASHBACK PROMOTION[^]

This Cashback Promotion is valid from 1 December 2017 onwards, each set of 3 consecutive calendar months thereafter shall make up a Qualifying Quarter.

Please see table below for the promotion mechanics:

Each month of the Qualifying Quarter	Cashback for all Qualifying Spend up to S\$500	Cashback on of the Qualifying Spend spent above S\$500	Maximum entitlement to Cashback a month	
			UnionPay Credit Card	Visa Credit Card
1st Month	0.5%	2%	S\$50	S\$30
1st Consecutive Month	0.5%	5%	S\$60	S\$40
2nd Consecutive Month	0.5%	8%	S\$80	S\$60

^{*}1st Consecutive Month: The second month of the two consecutive calendar months which Cardmember spends more than S\$500.
^{**} 2nd Consecutive Month: The third month of three consecutive calendar months which Cardmember spends more than S\$500.

With no limitation to the number of transactions and types of purchases, you will earn 0.5% Cashback on all Qualifying Spend up to the amount of S\$500. And enjoy up to 8% Cashback on the amount above S\$500 when spending more than S\$500 for three consecutive months within the Promotion Period, up to S\$80.

Within the Qualifying Quarter, Cardmembers who spend more than S\$500 in each consecutive calendar month will receive Cashback in increasing order on the amount in excess of S\$500. There is a cap on the amount of Cashback each Cardmember will be entitled to monthly. Please see table above for more details.

Within the Qualifying Quarter, each eligible VISA Cardmember may receive Cashback of up to S\$130; and each eligible UnionPay Cardmember may receive Cashback of up to S\$190.

[^]Terms and Conditions Apply

“步步高升” 现金回馈活动

本活动以每三个月为一个活动周期，按周期推出，按月返现。首期活动自2017年12月1日开始，细则如下：

活动月份	基础返现比例 (月消费首S\$500及以下的部分)	特别返现比例 (月消费S\$500以上的超额部分)	每月返现上限	
			银联双币信用卡	VISA双币信用卡
第1个月	0.5%	2%	S\$50	S\$30
第1个连续月 [*]	0.5%	5%	S\$60	S\$40
第2个连续月 ^{**}	0.5%	8%	S\$80	S\$60

^{*}首个消费达S\$500以上月份，其次月消费也达到S\$500以上，次月即为第一个连续月。
^{**}第一个连续月的次月消费达S\$500以上，次月即为第二个连续月。

简单实惠

不限交易笔数和场所，所有单月账单消费首S\$500部分享受0.5%基础返现，单月账单消费S\$500以上的超额部分即享受特别返现比例，特别返现月返现比例最高8%。按月返现，月返现上限最高S\$80。

步步高升

活动周期内连续按月消费达S\$500以上，返现比例和返现上限逐月升高。

双重惊喜

每个返现周期内，VISA双币信用卡累计最高可返S\$130，银联双币信用卡累计最高可返S\$190。

^{*}附带条款

FAQ

Is my Qualifying Spend calculated separately or with my Supplementary Cardmember(s)?
Any amount charged to the Supplementary Card(s) will be included in the calculation of Principal Cardmember's Qualifying Spend.

If I have both the UnionPay credit card and VISA credit card, will my Qualifying Spend for both cards be combined?
The Qualifying Spend on your UnionPay credit card and VISA credit card will be calculated separately.

In what instances will I not be entitled to receive my Cashback?
You will not be entitled to the Cashback if your ICBC Credit Cards are no longer in good standing or otherwise under any other circumstances as determined by us as not eligible. All spending on the Credit Card must be fully paid before the payment due date (25th of the following month), otherwise the bank reserves the right to debit and/or set-off the Cashback from your ICBC Credit Card or any other accounts you may have with us. Please refer to the Terms and Conditions for more details.

Can I receive Cashback when I spend below S\$500?
Cardmembers will receive 0.5% Cashback on all Qualifying Spend up to S\$500.Please refer to the Terms and Conditions for more details on what transactions will amount to a Qualifying Spend.

Can you provide some examples of how the Cashback Promotion will work?
Example for UnionPay Credit Card Cardmembers:

Scenario	December 2017	January 2018	February 2018	Total Cashback Entitlement for a Qualifying Quarter
1.	Spend Amount	S\$200	S\$3000	S\$1300
	Cashback on amount up to S\$500	0.5% (S\$1.00)	0.5% (S\$2.50)	0.5% (S\$2.50)
	Cashback on amount above S\$500	N.A.	2% (S\$50)	5% (S\$40)
	Total Amount of Cashback for the month	S\$1.00	S\$50.00	S\$42.50
	Spend Amount	S\$3000	S\$200	S\$3000
2.	Cashback on amount up to S\$500	0.5% (S\$2.50)	0.5% (S\$1.00)	0.5% (S\$2.50)
	Cashback on amount above S\$500	2% (S\$50)	N.A.	2% (S\$50)
	Total Amount of Cashback for the month	S\$50	S\$1.00	S\$50
	Spend Amount	S\$3000	S\$1300	S\$200
	Cashback on amount up to S\$500	0.5% (S\$2.50)	0.5% (S\$2.50)	0.5% (S\$1.00)
3.	Cashback on amount above S\$500	2% (S\$50)	5% (S\$40)	N.A.
	Total Amount of Cashback for the month	S\$50	S\$42.50	S\$1.00
	Spend Amount	S\$3500	S\$2000	S\$1800
	Cashback on amount up to S\$500	0.5% (S\$2.50)	0.5% (S\$2.50)	0.5% (S\$2.50)
	Cashback on amount above S\$500	2% (S\$50)	5% (S\$60)	8% (S\$80)
4.	Total Amount of Cashback for the month	S\$50	S\$60	S\$80
	Spend Amount	S\$3500	S\$2000	S\$1800
	Cashback on amount up to S\$500	0.5% (S\$2.50)	0.5% (S\$2.50)	0.5% (S\$2.50)
	Cashback on amount above S\$500	2% (S\$50)	5% (S\$60)	8% (S\$80)
	Total Amount of Cashback for the month	S\$50	S\$60	S\$80

For illustration purposes only, the actual cashback amount will vary depending on the actual Qualifying Spend.

Do I earn Cashback on foreign currency transactions?
Yes, Qualifying Spend made in foreign currency will be converted to Singapore dollars at the prevailing foreign exchange rates as determined by us. The Cashback entitlement shall then be calculate according to the converted Singapore dollar amount.

When can I expect to receive the Cashback?
The Cashback will be credited into the respective UnionPay and Visa Principal Credit Card Account within 30 business days from the end of month.

How can I utilise the Cashback?
Cashback can be utilized for retail purchases in Singapore dollars made in Singapore or any other countries.

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:
• Your Card Account is not in good standing and is overdue;
• Your Card has been reported lost or stolen;
• Your Card has been frozen for any reason;
• Your Card is cancelled or terminated for any reason;
• You violated the terms of your ICBC Dual Currency Credit Card Cardmember's Agreements;
• We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized;
• You transfer or cancel your Card before the Cashback credited to you; or
• any other circumstances we determine as not eligible.

Will I still earn Rewards Points under this promotion?
Rewards Points will not be awarded during the Cashback Promotion Period. However, your existing Rewards Points will remain as it is and you can continue to use your existing Reward Points for redemption.

Do the cancelled, voided or reversed transactions affect my Qualifying Spend for the month?
Yes, cancelled, void and reversed transactions will not be entitled to receive Cashback. Further, the Bank will offset a Qualifying Spend and/or debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Spend that is subsequently cancelled, void or reversed.
For example, if you make a Qualifying Spend of S\$400 in June and subsequently cancel the transaction in August after Cashback has been awarded to you, the Bank will offset Qualifying Spend(s) of an equivalent amount in August. If you do not have sufficient Qualifying Spend(s) to meet the amount of the cancelled transaction, the Bank shall debit the equivalent amount of Cashback that has been awarded from your Card Account.

常见疑问与解答

我的主卡与副卡消费额可以累计计算吗？
副卡的消费额累计入主卡账户。

我的银联、VISA卡消费额是累计计算吗？
银联、VISA卡消费额分开计算。

在什么情况下我将不能获得现金回馈？
您需要在还款期（次月25 日）前全额还款，没有逾期和不良记录，否则银行有权从您的信用卡账户或在我行开户的其他帐户中扣除现金回馈金额。请详见附带条款。

在返现促销期内，如果某个月消费不足S\$500，我还可以获得现金回馈吗？
符合活动条件的首S\$500消费金额，将享0.5%返现。
关于符合活动条件的消费交易定义，请查阅“附带条款”。

可否举例说明享有现金回馈的计算方式？
以银联双币信用卡为例，举例说明：

场景	2017年12月	2018年1月	2018年2月	本周期返现金额
1.	月消费金额	S\$200	S\$3000	S\$1300
	月消费S\$500或以下的返现比例	0.5% (S\$1.00)	0.5% (S\$2.50)	0.5% (S\$2.50)
	月消费S\$500以上的超额部分返现比例	N.A.	2% (S\$50)	5% (S\$40)
	月消费返现	S\$1.00	S\$50.00	S\$42.50
	月消费金额	S\$3000	S\$200	S\$3000
2.	月消费S\$500或以下的返现比例	0.5% (S\$2.50)	0.5% (S\$1.00)	0.5% (S\$2.50)
	月消费S\$500以上的超额部分返现比例	2% (S\$50)	N.A.	2% (S\$50)
	月消费返现	S\$50	S\$1.00	S\$50
	月消费金额	S\$3000	S\$1300	S\$200
	月消费S\$500或以下的返现比例	0.5% (S\$2.50)	0.5% (S\$2.50)	0.5% (S\$1.00)
3.	月消费S\$500以上的超额部分返现比例	2% (S\$50)	5% (S\$40)	N.A.
	月消费返现	S\$50	S\$42.50	S\$1.00
	月消费金额	S\$3500	S\$2000	S\$1800
	月消费S\$500或以下的返现比例	0.5% (S\$2.50)	0.5% (S\$2.50)	0.5% (S\$2.50)
	月消费S\$500以上的超额部分返现比例	2% (S\$50)	5% (S\$60)	8% (S\$80)
4.	月消费返现	S\$50	S\$60	S\$80

仅供说明，实际现金回馈金额根据消费金额不同而有变化

我的外币消费可享受此现金回馈吗？
可以，外币消费将根据我行决定的外汇汇率折算成新币计算返现金额。

我何时可以收到现金回馈？
现金回馈按自然月统计，持卡人满足月消费要求后，现金回馈金额将于30个工作日内转入主卡客户消费所用的银联、VISA 双币信用卡账户。

如何使用我的现金回馈？
现金回馈可用于抵扣后续新币消费。

在什么情况下我将不能获得现金回馈？
以下情况将不能获得现金回馈，直到银行认为可以为止。
• 您的信用卡账户已逾期;
• 您的信用卡已经挂失或丢失;
• 您的信用卡由于各种原因已经被冻结;
• 您的信用卡已经销户或由于各种原因被终止;
• 您违反了信用卡合约中的条款;
• 我们相信或怀疑任何不合法的、欺诈的、非诚实的或未授权的交易;
• 现金回馈转帐给您以前，您已转移或取消您的信用卡；或
• 任何其他我们认为不具备资格的情况。

活动期间消费，会继续累计积分吗？
本活动期间，您的消费将不累积积分。但您的现有积分仍有效，可继续参加我行的积分兑换活动。

我的取消，无效或退款交易会影响我获得返现奖励的数额吗？
是的。所有当月取消，无效或退款交易会用以抵销当月消费金额，即使原交易日期为上月的消费。如果当月取消，无效或退款交易大于当月消费金额，银行有权从您的信用卡账户或在我行开户的其他帐户中扣除之前转入的现金回馈金额。

例如：您在六月进行了一笔400元的消费交易，收到相应的现金回馈。八月时，您取消了该笔交易并收到退款，则银行在计算您八月的消费金额时，有权从您的消费金额中扣除相应退款。如果您当月消费不足以抵销相应退款金额，银行有权从您的信用卡账户中扣除之前转入的现金回馈金额。