

Q&A

1. How can I obtain a free round-trip air ticket under this promotion?

This promotion is from 1st June 2015 to 31st July 2015 (“Promotion Period”) and applicable to all ICBC SG UnionPay & Visa Dual Currency Credit Cardmembers.

If you spend at least SGD\$3,000 (or equivalent) within a calendar month and makes a full payment before the payment due date, you will be eligible to redeem a free China Southern Airlines economic flight ticket to Guangzhou.

2. When are the key dates I should take note of?

Redemption Period is from 1st July 2015 to 30th Sep 2015.

Travel Period is from 1st August 2015 to 31st December 2015.

BLACKOUT DATE:

(Departure) 1/8 - 23/8, 4/10–7/10, 20/11 - 22/11

(Return) 1/8- 16/8, 12/9- 13/9, 26/9- 3/10

For more information on the issuance of ticket, please call or visit Fairprice Travel Pte Ltd, the authorized agent for China Southern Airlines.

Redemption Centre : Fairprice Travel Pte Ltd

1 Park Road #03-16/17 People Park Complex

Singapore 059108

Telephone No : 6532 7778

Opening Hours : 0900 – 1900 (Monday to Friday)

0900 – 1800 (Saturday)

Closed on Sunday

3. Where can I go with the complimentary round ticket?

The complimentary economy round trip flight is offered to Guangzhou only. All flights will be operated by China Southern Airlines and must originate and return to Singapore.

4. Can I aggregate my monthly spend to redeem the Ticket?

The minimum spend is SGD3, 000 (or equivalent) per calendar month.

For example, if you spent \$2,000 respectively for the month of June and July, the amount spent will not be calculated toward the minimum spending.

For clarity, this excludes all cash advances (withdrawn any where in or outside Singapore); Annual fees, interests, late payment fees or charges, good and services taxes, cash advances fees, or any other fees and charges incurred as a result of using the Credit Card.

5. Can I redeem ONE MORE air ticket if I spending more than SGD3000?

Only ONE free Ticket may be redeemed during promotion period for each Principal Cardmember.

For example, if your total monthly spends is SGD6000, only ONE free Ticket can be redeemed.

6. Can I combine my monthly spend with my Supplementary Cardmember to redeem the ticket?

Yes. For the calculation of Minimum Spending, all amounts charge to the Card(s) by the Supplementary Cardmember will be considered as amounts charged to the Card(s) by the Principal Cardmember.

7. Can I combine my UnionPay & Visa Credit Card spends to redeem the ticket?

Yes, all your spending from your ICBC UnionPay & Visa Credit Card will be calculated towards your Minimum Spend.

8. Who can redeem and use the flight ticket? Can I change the destination of the flight ticket once it is issued?

Only the Principal Cardmember or Supplementary Cardmember is eligible to redeem the Ticket.

Issuance of Ticket in the name of third party other than the Supplementary Cardmember or the Principal Cardmember is not allowed.

Once ticket is issued, it may not be cancelled, transferred, endorsed, refunded, re-routed or exchanged for cash.

9. How can I redeem the air ticket?

A. Once you have met with our requirements ,we will send a redemption letter to your latest mailing address in our records within 15 working days from due date (after 25th of the following month).

B. To redeem, Principal Cardmember must present

- NRIC and Passport
- ICBC UnionPay or Visa Dual Currency Credit Card
- Original Redemption Letter

C. Redemption can only be made at China Southern's authorized travel agent at the following address:

Redemption Centre : Fairprice Travel Pte Ltd
1 Park Road #03-16/17 People Park Complex
Singapore 059108

Telephone No : 6532 7778

Opening Hours : 0900 – 1900 (Monday to Friday)

0900 – 1800 (Saturday)

Closed on Sunday

10. Can Supplementary Cardmember redeem the air ticket?

Yes. For Supplementary Cardmember must present

- NRIC and Passport

- ICBC UnionPay or Visa Dual Currency Credit Card
- Original Redemption Letter
- Photocopy of Principal cardmember's IC
- Completed Authorization Slip from the Principal Cardmember (enclosed in Redemption Letter).

11. Does the complimentary ticket include taxes, fees and other surcharges?

No, you will be responsible for paying any taxes, fees and charges relating to the flight ticket(s) and such expenses must be paid using your ICBC SG UnionPay or Visa Dual Currency Credit Card. Please also note that travel insurance is not included in the flight ticket.

12. Under what circumstances will I be eligible for this promotion?

To be eligible to participate for this Promotion:

- your Credit Card Account must be in good standing (to be determined by ICBC); or
- your Credit Card account must not be more than 30 days overdue; or
- you must have made payment for your Credit Card Account; or
- your Credit Card must not have been reported lost or stolen; or
- your card must not have been cancelled or terminated for any reason; or
- you must not have been violated the terms of your Credit Card Agreement
- you must not have made any transactions above the Credit Card limit approved by ICBC.

If there is reasonable suspicion of attempted or actual fraud or misuse, ICBC SG reserves the right to debit the total costs of the ticket(s) from any accounts you or the Supplementary Cardmember may have with us.

13. What are the advantages of having ICBC SG's Dual Currency Credit Card?

ICBC SG launched the first RMB&SGD and USD&SGD Credit Card in Singapore:

ICBC UnionPay RMB&SGD Credit Card:

Having RMB and SGD credit card accounts gives you the convenience and flexibility of a dual currency settlement in just one card. Tailored for Customers who travel frequently to China, you will also receive the following privileges when you apply for Singapore's first Dual Currency Credit Card:-

- Handling fees* will be waived whenever you make payments with this card in China. (*Handling fees include but are not limited to RMB/SGD exchange charges, administration fees, overseas transaction fees.*)
- Repayments may be made in either SGD or RMB directly in Singapore.
- Comprehensive service networks and self-service facilities throughout

China.

- 3 Years Annual Fees Waived.
- Multiple payment methods including AXS payment, Cheque payment, ICBC/DBS/UOB/HSBC/CIMB ibanking, automatic payment, cash payment and fax instruction payment.

ICBC VISA USD&SGD Credit Card:

Having USD and SGD credit card accounts gives you the convenience and flexibility of a dual currency settlement in just one card. Tailored for Customers payment in USD, you will also receive the following privileges when you apply for Singapore's first **USD&SGD** Dual Currency Credit Card:-

- Handling fees* will be waived whenever you make transactions in USD.
(*Handling fees include but are not limited to USD/SGD exchange charges, administration fees, overseas transaction fees.*)
- Flexible payment by SGD or USD.
- Comprehensive service networks throughout VISA.
- 3 Years Annual Fees Waived.
- Multiple payment methods including AXS payment, Cheque payment, ibanking, automatic payment, cash payment and fax instruction payment.

SGD200 Cash Back upon application and activation both ICBC Visa & UnionPay Credit Card

3 Easy Steps to Receive Your \$200 Cash Back

Step 1 Apply for both ICBC VISA & UnionPay Dual Currency Credit Cards (1 Principal and 2 Supplementary Card respectively)

Step 2 Activate the Credit Cards

Step 3 Get your cash back of up to SGD200!

- Receive SGD\$50 for each activated VISA or UnionPay Principle Card
- Receive SGD\$ 25 for each activated VISA or UnionPay Supplementary Card

14. How can I apply for ICBC Credit Card?

Please complete the application form with your original signature and submit the following mandatory documents:

- 1) Photocopy of NRIC (front and back)/Photocopy of Passport & Employment Pass
- 2) Income documents:
 - a) Latest 3 months computerized payslips; or
 - b) Latest 12 months CPF Contribution Statement; or
 - c) Latest 1 year Income Tax Notice Assessment and latest 1 month computerized payslip.
- 3) Recent telephone bill OR original bank statement* (if mailing address is

differs from NRIC)*Address on telephone bill/bank statement must match the residential address in the application form.

You can submit the application form with mandatory documents to us via:

A. Online

Visit www.icbc.com.sg for online application. Additional 1000 rewards points for online application!

B. By mail

Credit Card Centre
Industrial and Commercial bank of China Limited, Singapore Branch
6 Raffles Quay #01-01
Singapore 048580

C. By visiting any of our branches during operating hours

1) RMB Processing Centre

- Address: 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

2) Orchard Sub-Branch

- Address: 304 Orchard Road #01-36A/B Lucky Plaza Singapore 238863 (Orchard MRT Station Exit A)
- Business hours: Monday-Friday, 10: 30am-6:00pm,Saturday, 11:00am-4:30pm Closed on Sunday and Public Holiday

3) Chinatown Sub-Branch

- Address: 133 New Bridge Road #01-10 Chinatown Point Singapore 059413(Chinatown MRT Station Exit E)
- Business hours: Monday-Friday, 10:30am-6:00pm; Saturday-Sunday, 11:00am-4:30pm; Closed on Public Holiday

4) Jurong East Sub-Branch

- Address: 130 Jurong Gateway Road #01-213/215/217 Singapore 600130
- Business hour: Monday-Friday, 10:30am-6:00pm; Saturday-Sunday, 11:00am-4:30pm;Closed on Public Holiday

15. Unless agreed by ICBC and China Southern Airlines, this Promotion may not be combined or taken with any other promotion.

16. The above Q&A for your reference only. For full terms and conditions, please visit www.icbc.com.sg

Get a FREE Round-trip China Southern Airlines flight ticket upon spending S\$3000 (or equivalent) in a month with ICBC SG UnionPay/Visa Credit Card

Terms and Conditions:

1. This Promotion is from 1st June 2015 to 31st July 2015 (“Promotion Period”) and applicable to all ICBC SG UnionPay & Visa Dual Currency Credit Cardmembers (“Cardmembers”).
2. If you have a minimum spending of SGD\$3,000 (or equivalent) (“Minimum Spending”) within a calendar month and make full payment before the payment due date on the 25th of the following month, you will be entitled to receive a free China Southern Airlines economic flight ticket to Guangzhou.
3. Spending means combined retail shopping charged at all UnionPay and/or Visa Merchants during the Promotion Period. For clarity, this excludes all cash advances (withdrawn any where in or outside Singapore); Annual fees, interests, late payment fees or charges, good and services taxes, cash advances fees, or any other fees and charges incurred as a result of using the Credit Card. Any determination by ICBC as to what constitutes Spending shall remain conclusive and shall not be challenged by in manner whatsoever.
4. For the calculation of Spending, all amounts charge to the Card(s) by the Supplementary Cardmember will be considered as amounts charged to the Card(s) by the Principal Cardmember.
5. If the Spending is paid in foreign currency, it will be converted to SGD at the prevailing foreign exchange rates as determined by ICBC.
6. To be eligible to participate for this Promotion,
 - your Credit Card Account must be in good standing (to be determined by ICBC);
 - your Credit Card account must not be more than 30 days overdue;
 - you must have made payment for your Credit Card Account;
 - your Credit Card must not have been reported lost or stolen;
 - your card must not have been cancelled or terminated for any reason;
 - you must not have been violated the terms of your Credit Card Agreement; and
 - you must not have made any transactions above the Credit Card limit approved by ICBC.
7. The Promotion is only valid for a one-time redemption.
8. All flights must originate and return to Singapore. The complimentary round trip flight is offered to Guangzhou only and is subjected to seat availabilities. No amendments or refunds are allowed upon redemption of complimentary flight tickets. ICBC SG or China Southern Airlines reserves the right to amend the eligible destination anytime without advance notice or reason.
9. Redemption Period is from 1st July 2015 to 30th Sep 2015.
Travel Period is from 1st August 2015 to 31st December 2015.
Blackout dates are as follow:

(Departure) 1/8 - 23/8, 4/10–7/10, 20/11 - 22/11

(Return) 1/8- 16/8, 12/9- 13/9, 26/9- 3/10

10. Subject to you complying with all the conditions stated herein, once you have reached Minimum Spending, ICBC SG will send a redemption letter to your latest mailing address in our records within 15 working days from due date (after 25th of the following month).
11. To redeem:-
 - (a) Principal Cardmember must present the ICBC UnionPay or Visa Dual Currency Credit Card, original Redemption Letter, NRIC and Passport.
 - (b) Supplementary Cardmember must present ICBC UnionPay or Visa Dual Currency Credit Card, original Redemption Letter, NRIC, Passport, photocopy of Principal Cardmember's IC, and the completed Authorization Slip from the Principal Cardmember (enclosed in Redemption Letter) in addition to.
 - (c) Redemption can only be made at China Southern's authorized travel agent ("Travel Agent") at the following address:

Redemption Centre : Fairprice Travel Pte Ltd
1 Park Road #03-16/17 People Park Complex
Singapore 059108

Telephone No : 6532 7778

Opening Hours : 0900 – 1900 (Monday to Friday)
0900 – 1800 (Saturday)
Closed on Sunday
- Issuance of Ticket in the name of third party other than the Supplementary Cardmember or the Principal Cardmember is not allowed. Redemption has to be done one month prior to departure date.
12. All flights are restricted to Class V and are subject to availability. Neither ICBC SG nor China Southern Airlines can guarantee that seats or tickets will be available on the date or at the times you may wish to fly.
13. You are responsible for paying any taxes, fees and charges relating to the flight ticket(s) and such expenses must be paid using your ICBC SG UnionPay or Visa Dual Currency Credit Card. Please note that insurance are not included in the flight ticket.
14. Flight tickets once issued may not be amended, cancelled, transferred, endorsed, refunded, re-routed or exchanged for cash.
15. All travel is subject to China Southern Airlines' General Conditions of International Carriage for Passenger and Baggage ("China Southern Airlines Terms and Conditions") which may be amended time to time. China Southern Airlines may change, cancel or restrict flight operations without notice.
16. We do not own or operate any airline or aircraft. We are not liable for service deficiencies on the part of the airlines or other service providers, including but not limited to: accidents, injuries, infections and illnesses; delays and diversions; changes in routes or itineraries; loss, theft or damage to possession.
17. Unless agreed by us, this Promotion may not be combined or taken with any other

promotion.

18. You authorize us to provide your personal information to China Southern Airlines and the Travel Agent whenever you choose to redeem a Flight Ticket under these Conditions.
19. ICBC SG or China Southern Airlines reserves the right to refuse to offer this Promotion where there is reasonable suspicion of attempted or actual fraud or misuse. ICBC SG reserves the right to debit the fare of the Flight Ticket from ICBC Credit Card or other accounts you may have with us in the event that Principal Cardmember or Supplementary Cardmember's card is no longer in good standing. We may at any time at our absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of the terms and conditions.
20. These conditions are to be read together with our Credit Card Agreement, in the event of conflict, these conditions prevail only to the extent of this Promotion.