

## **Terms and Conditions**

### **1x ICBC Everyday Reward: Every spending 1 THB = 1 ICBC Everyday Reward**

- Cardholders of credit cards issued by Industrial and Commercial Bank of China (Thai) (hereinafter referred to as the “Bank”) are eligible to receive 1 point for every 1 THB spent. Points will be in the account automatically and appeared in credit card billing statement every month, and have no date.
- Points are calculated from cardholder’s spending on goods/services domestically or abroad. However, merchant offering products/services must fall under the terms and conditions determined by the Bank (reference to the terms of Merchant Category Code “MCC” for VISA, Mastercard, or UnionPay system). The point shall exclude transactions of cash advances, all fees and penalties, interest charged on card balances, purchase of investment in LTF/SSF/RMF funds, every type of investment funds, Unit Linked Insurance (MCC:6211), every type of gold products, purchase cancellations and returns, and other transactions which specified in Point Collection Conditions. (Please check the valid MCC at ICBC Call Center Tel. 0 2629 5588.)
- The calculation of points of supplementary cards will be shown in the primary credit card’s billing statement.

### **2x ICBC Everyday Reward: Receive ICBC Reward Points x2 in Travel categories**

Receive 2 reward points for every 1 THB spent (normal condition 1 THB receive 1 point).

ICBC Everyday Reward is calculated from the accumulated spending occurred in

- Airline category (MCC Code: 3000-3001, 3005-3013, 3015-3016, 3022, 3025-3026, 3029, 3034-3035, 3039, 3042-3043, 3047, 3050-3051, 3058, 3066, 3069, 3072, 3075, 3079, 3082, 3084, 3090, 3098-3100, 3102, 3103, 3112, 3127, 3136, 3144, 3174, 3180, 3181, 3183, 3206, 3211, 3245, 3256, 3260-3261, 3299, 3301, 4511)
- Hotel category (MCC Code: 3501-3546, 3548-3604, 3607-3609, 3612-3615, 3617-3732, 3734-3836, 7011)
- Travel Agencies and Tour Operators category (MCC Code: 4722).

### **3 Months 0% Installment Plan**

- The program is reserved for the transactions with minimum spending of THB 1,000 /sales slip, and posted and billed in Thai Baht only.
- Accumulated installment amount per each application shall not be less than THB 3,000.

### **4% Cash Rebate when spending 1,000 THB or more at restaurants worldwide**

- Cash rebate will be calculated when customers spend 1,000 THB or more/sales slip at restaurants worldwide
- Cash rebate is limited at THB 100/ card number/ month or THB 1,200 /card number throughout the campaign period. .
- 4% cash rebate is calculated from the spending with Horoscope UnionPay Credit Card occurred at the restaurants with MCC code: 5462, 5811, 5812, 5814.

### **5x ICBC Everyday Reward in birth month**

Receive 5 times ICBC Everyday Reward in birth month

- In the customers' birth month, the customers can earn special reward points on their birth month and on travel and airline categories, amounting to 200,000 points per customer on customers' birth month.
- For other months, excluding the customers' birth month, the customers can earn special reward points on travel and airline ticket categories, amounting to 200,000 points per customer per month.

### **6% Cash Rebate when spending 800 THB or more at gas stations nationwide**

- 6% Cash rebate will be calculated when customers spend THB 800 or more/sales slip at gas stations nationwide.
- Cash rebate is limited at 120 THB/card number/month or THB 1,440 /card number throughout the promotion period.
- 6% cash rebate is calculated from the spending occurred at gas stations with MCC code: 5541 and 5542.

### **Privilege to use the Dragon Pass Lounge service up to six times per year**

- Members will receive the right to buy the Dragon Pass Lounge service at a special price.
- ICBC (Thai) Horoscope UnionPay Platinum credit cardmembers are eligible to purchase the service of Dragon Pass at 450 THB from the normal price of **1,120 THB** (based on the exchange rate of **1 February 2024**). Cardmembers can ask for information before using the service and making orders at ICBC (Thai) Personal Assistant operated by contacting Aspire Lifestyle Services at 0 2205 7868. [ahttps://en.dragonpass.com.cn/airports](https://en.dragonpass.com.cn/airports).
- Limit 6 purchases of Dragon Pass Lounge E-voucher per year per ID card.

- Card members must only use ICBC (Thai) Horoscope UnionPay credit cards to make payments.
- Please place the order at least 48 hours in advance of the time card members intend to use the service. Within 24 hours of purchasing, they will receive a confirmation e-voucher via their e-mail.
- E-voucher has a validity period. Card members can check the expiration date on the e-voucher.
- Card members must provide valid proof of identity, such as an ID card, passport, or boarding pass bearing the card member's name in English. The e-voucher must match the evidence that the card member is present.
- The Bank reserves Dragon Pass service for ICBC (Thai) Horoscope UnionPay credit cardholders only. Non-cardholders are only entitled to this service when accompanied by the cardholder.
- Other terms and conditions are as determined by ICBC (Thai) and Aspire Lifestyle Service (Thailand). Please check the terms and conditions before completing the transaction.
- ICBC (Thai) is not involved in the sales of products and services. Should there be any problems or questions, please contact the seller or service provider directly.
- ICBC (Thai) reserves the right to cancel and amend the terms and conditions and benefits of the promotion by notifying 30 days in advance. In case of any disagreement or dispute, the decision of ICBC (Thai) shall be deemed final.
- For more information, please contact ICBC (Thai) Personal Assistant, operated by Aspire Lifestyle Services, at 0 2205 7868 during business days and hours (Monday - Saturday, 09.00 AM - 6.00 PM), except Sundays and public holidays, or ICBC (Thai) Call Center at 0 2629 5588.

### **Cash Rebate Conditions**

- Cash rebate is calculated from the transactions made on the relevant transaction dates only.
- Cash rebate 4% for spending at restaurants worldwide and cash rebate 6% for spending at gas stations nationwide are only reserved for the cardholder who have accumulated spending reach THB3,000 /card /month in other categories within the same month.
- Cash rebate will be credited into credit card in the next cardholder's statement.
- Cash rebate of primary card and supplementary card will be calculated separately.
- Cash rebate is only reserved for cardholders whose card status is normal with good payment history throughout the promotional period and until the date that cash rebate is credited.
- Cash rebate cannot be transferred/converted/exchanged into cash or reward. In case of void transaction, the Bank reserves the right to cancel the cash rebate according to the terms and conditions of the Bank.

### **Point Collection Conditions**

- Transactions for paying all types of interest, fine, fee, for buying in LTF/SSF/RMF funds, every type of investment funds, every type of gold products ,Unit Linked Insurance (MCC 6211), Tax Payment, Cash Advance, Utilities Bill, Unpaid installment payment, purchasing of foreign currency and the cancellation transaction will be excluded from the calculation of rewards of this campaign
- Points of primary card and supplementary card will be calculated separately.

### **Other Conditions**

- This promotion cannot be used in conjunction with other promotion.
- The Bank reserves the right to change any terms and conditions/benefits of the promotion with 30-day prior notice. In case of any disagreements/disputes, the Bank's decision is final.
- ICBC (Thai) has no involvement in goods and services provided. Should there be any problems or questions, please directly contact merchant.
- The promotional period is 1 March 2024 – 28 February 2025.
- For more information, please contact ICBC (Thai) Call Center at 0 2629 5588.

**\*\*Spend only what you can afford and pay your bills in full amount and on time to avoid having to**

**16% interest.\*\***