



Travel around the world!

Unlimited Overseas Spending Rewards

2%



ICBC Horoscope Visa Signature Card offer you 2% Unlimited Overseas Spending Rewards

From 1 December 2023 to 31 December 2024, you can enjoy up to 2% Unlimited Overseas Non-Hong Kong Currency Spending Rewards with ICBC Horoscope Visa Signature Card, wherever travel for leisure or business.

Spend more, Reward more!



Travel around the world with ICBC Horoscope Visa Signature Card !

Terms and Conditions:

- 1. The promotion period of the Overseas Spending 2% Unlimited Cash Rebate ("Rewards") Programme (the "Programme") is from 1 December 2023 to 31 December 2024 (both dates inclusive) (the "Promotion Period").
2. The Programme is only applicable to the overseas non-Hong Kong currency transactions of ICBC Horoscope Visa Signature Card (the "Credit Card") issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank").
3. The Programme is applicable to the overseas non-Hong Kong currency transactions, except cash advances, balance transfer, cash installment loan amount, tax loan and personal loan amount, merchant installment loan amount and the repayment amount, reload and transfer of e-wallet (includes but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), donations, purchase of casino chips, gambling transactions, unauthorized transactions and all payment types (including but not limited to credit card charges, cash installment, any financial charges, overdue charges, all account service charges, insurance payment or utilities bills payment through online personal banking service or ATM, tax payment, payment for MPF contribution etc; or other categories as ICBC (Asia) may determine from time to time in its sole discretion). The Programme is not applicable to the transactions of supermarkets, fuel, transportation fees, property, motor vehicle, wholesale, hospital and tuition fees etc. in China (transaction types are determined according to the merchant categories as defined time to time by Visa and reserves the right to change the merchant categories from time to time, or at its sole discretion of the Bank). Also, not applicable to the transactions which have not been posted, canceled, refunded or unauthorized ("Eligible Overseas Transaction").
4. Credit Card holder can enjoy 2% unlimited cash rebate on overseas non-Hong Kong currency spending with ICBC Horoscope Visa Signature Card, this include the basic cash rebate of 1.5% that will be calculated and credited on a monthly basis to the Credit Card HKD account and shown on the statement; for the extra cash rebate of 0.5% on overseas spending will be calculated according to 3 phases:

Table with 3 columns: Phases, Calculation Period (transaction date) (both dates inclusive), Rewards Period. It details three phases of the 0.5% extra cash rebate calculation.

- 5. Calculation of the Eligible Overseas Transaction will be based on the date of the overseas transaction. All transactions must be made during the Promotion Period. Transactions which have not been posted, canceled, refunded or not authorized are not eligible for the Programme. If the transactions are found to be in breach of any of the foregoing after the Rewards have been granted, the Bank reserves the right to deduct the relevant Reward from the card account without further notice.
6. To eligible for the Programme, account of the Credit Card cardholder must be valid and without any arrears of repayment record when the Reward is to be credited.
7. For fees & charges on foreign currency transaction, please refer to Fee Schedule of ICBC Credit Card.
8. The Bank reserves the right to vary or terminate the Programme at any time and to amend these Terms and Conditions from time to time.
9. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce any part of these Terms and Conditions.
10. In case of any dispute over the Programme, the decision of the Bank shall be final and conclusive.
11. In case of any discrepancy between Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

Reminders:

To borrow or not to borrow? Borrow only if you can repay!
Protect your Personal Digital Keys; Beware of Fraudulent Links!
Don't lend or sell your account for a job!