



ICBC Everyday Rewards

Points Collection

1. Card holder 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 Baht spent. Points will be accumulated in the account automatically and appeared in credit card billing statement every month, and Points have no expiry date.
2. Card holder of 2-currency Union Pay credit card earns 5 points for every 1 RMB spent. Card holder of Global Travel Credit Card earns 30 points for every 1 US dollar, and 40 points for every 1 Euro spent. Points will be accumulated in the account automatically and appeared in the monthly credit card statement.
3. Points are calculated from card holder's spending on goods/services domestically or abroad. However, the 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, or Union Pay system). The point collection is with the exception of cash advances, all fees and penalties, interest charged on card balances, purchase of investment in funds/LTF/RMF, and purchase cancellations and returns. (Please check the valid MCC at ICBC (Thai) Call Center Tel. 0-2629-5588)
4. The calculation of points from supplementary cards will be shown in the primary credit card's billing statement.

Point Redemption

1. Card holder can redeem rewards thru 3 channels:
 - 1.1 By mailing the redemption form to the Bank address:

Industrial and Commercial Bank of China (Thai) Public Company Limited
622 Emporium Tower, 11th Floor (Call Center – Credit Card)
Sukhumvit Road, Khlong Ton, Khlong Toei, Bangkok 10110
 - 1.2 By fax at 0-2663-9300
 - 1.3 By Internet Banking

Reward redemption form can be downloaded at www.icbcthai.com. Card holders must complete the form and send it to the bank by mail or fax.
2. Card holder may choose either one of the two methods of redemption below:
 - 2.1 Using full points required free redemption of the merchandise.
 - 2.2 Using partial points and paying the balance required for redemption of the merchandise.
3. In case of partial point redemption under section 2.2, an additional payment will be charged to the card holder's account, which will be shown in the billing statement. In case that cardholder has no sufficient points or cancel the credit card on the date the bank receiving the redemption form, the bank reserves the right to cancel the redemption.
4. Only primary card holders are eligible for the redemption.
5. In case of redemption for hotel voucher, air ticket, or package tour, the cardholder is required to contact relevant establishments for advance reservation and confirm the service before submitting the redemption form. The redemption does not include fuel surcharges, and airport tax, these charges depend on the requirements of the airline/service provider.
6. Once the bank receives the redemption form, the point redemption cannot be cancelled, amended nor exchangeable.



7. ICBC (Thai) Bonus Points Rewards cannot be exchanged into cash nor transferred to other card holders.
8. The bank reserves the rights to accept redemption of rewards made by card holder whose status remains valid on the date reward redemption is required, and without overdue of the payment of the outstanding balance. (In case of card holder wishes to terminate the membership, any redemption must be made prior to membership termination date and is restricted to redeem by full points only.)

Delivery of rewards

1. The service provider will arrange to send the rewards to the address on the credit card billing statement, or to the shipping address specified in the reward redemption form. Such service is restricted to request of delivery within the country only. The delivery of rewards will be within 4 weeks from the date the reward redemption form has been received and approved by the bank. An exception to the delivery time frame applies to the case where requested rewards are out of stock or in the manufacturing process.
2. Once receiving the rewards each time, the card holder must check the condition of the rewards that must not be broken, or damaged in any way before signing the delivery acknowledgement of the rewards.

Other Conditions

1. All rewards are inclusive of VAT (Value-Added-Tax), except the reward type of air ticket which is exclusive of fuel surcharges, and airport tax. These charges depend on the requirements of the airline/service provider.
2. In case when the rewards are out of stock or discontinued by the manufacturer/ service provider/supplier of rewards, the bank reserves the right to change or substitute the rewards with that of a similar quality and price, without prior notification.
3. The bank is not involved or responsible in productions, sales or services relating to the rewards. In case of goods/services provided to the card holder is defective, damaged, or faulty in any way, the card holder will contact the vendor/service provider directly.
4. The bank reserves the right to change, alter, or terminate the list of rewards, the redemption period, and other details, including accumulation of points at any time without prior notification.
5. The bank reserves the right to make final decision at its own and absolute discretion for any error and/or mistake occurred from publishing process. In case of any disagreement/dispute, the bank's decision is final.