

Terms and Conditions for ICBC Everyday rewards Redemption

ICBC (Thai) credit cardholders (hereinafter referred to as the “Cardholders”) agree to comply with these Terms and Conditions for ICBC Everyday rewards Redemption as specified in this document, including other terms and conditions related to the ICBC Everyday rewards Redemption of each type of ICBC (Thai) credit cardholders as determined by Industrial and Commercial Bank of China (Thai) (hereinafter referred to as the “Bank”).

A. Points Collection

1. ICBC (Thai) credit cardholders in all types will earn 1 **ICBC Everyday rewards** point (hereinafter referred to as the “Points”) for every 1 Baht spent.
2. With respect to ICBC (Thai) credit cardholders of 2-currency UnionPay credit card will earn 5 Points for every 1 RMB spent. With respect to ICBC (Thai) credit cardholders of Global Travel credit card will earn 30 points for every 1 US dollar spent, and 40 points for every 1 Euro spent.
3. Points will be accumulated in the credit card account automatically and appeared in credit card billing statement sent to the Cardholders’ addresses, and/or shown on Internet Banking and/or Mobile Banking every month. The Points have no expiry date.
4. Points will be calculated from Cardholder’s spending on goods/services domestically or abroad. However, the merchant offering products/services must be fall under the terms and conditions determined by the Bank (reference to the term of Merchant Category Code “MCC” for VISA, MasterCard or UnionPay 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. 02 629 5588)
5. The calculation of Points from supplementary cards will be shown in the primary credit card’s billing statement.

B. Point Redemption for rewards

1. Cardholders can use the Points to redeem rewards from the Bank through 3 channels:
 - 1.1 By mailing. Cardholders shall download the redemption form at www.icbcthai.com. Cardholders must complete the form and send it to the bank by mail at address below:
Industrial and Commercial Bank of China (Thai) Public Company Limited
622 Emporium Tower, 11th floor (Call Center)
Sukhumvit Road, Khlong Ton, Khlong Toei, Bangkok 10110
 - 1.2 By Internet Banking. Cardholders shall redeem via Internet Banking with the Bank (Reserved only for Cardholders who have deposit account and registered for internet banking services with the Bank.)

- 1.3 By Mobile Banking. Cardholders shall redeem via Mobile Banking with the Bank (Reserved only for Cardholders who have deposit account and registered for Mobile Banking service with the Bank.)
2. Cardholders can use full Points to redeem the rewards without costs.
3. Only primary Cardholders are eligible for the rewards redemption.
4. In case of redemption for hotel voucher, air ticket or package tour, the Cardholders shall contact and check the availability with the service provider for making reservation on hotel / ticket, and receive the reservation code from the service provider before submitting the redemption form to the Bank. The redemption does not include fuel surcharges and airport tax, these charges depend on the requirements of the service provider.
5. the Bank reserves the right not to change detail, cancel, or refund any Points after receiving the redemption form.
6. Points cannot be exchanged into cash nor transferred to other Cardholders.
7. The Bank reserves the right to accept redemption of Points made by Cardholders whose status remains valid on the date that the redemption is required, and without overdue of payment of the outstanding balance.
8. Redeeming Points for rewards shall be completely made before credit cards cancellation. Cancelling the credit card membership shall immediately forfeit the right to redeem the Points for rewards.

C. Delivery of rewards

1. The rewards service provider will send the rewards to the address as specified on the credit card billing statement, or specified in the reward form. The delivery service is limited to deliver in Thailand only. The rewards will be delivered within 30 days from the date of completed point redemption (which is the date that bank has received the reward redemption form and such reward redemption has been approved by the Bank). The service provider may deliver the reward more than 30 days from the date of completed point redemption if the rewards are out of stock or in the manufacturing process.
2. Once receiving the reward, the Cardholders must check the condition of the rewards to ensure that it is in good condition, unbroken, or undamaged in any way before signing to accept the rewards.

D. Other conditions

1. All rewards are inclusive of VAT (Value-Added-Tax), except the reward type of air ticket which is exclusive of fuel surcharge, and airport tax. These charges depend on the requirement 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 production, sales or service relating to the rewards. In case of goods / services provided to the Cardholders is defective, damaged, or faulty in any way, the Cardholders shall contact the vendor / service provider directly.
4. The Bank reserves the right to change, amend or terminate the list of rewards, the redemption period and other details, including accumulation of Points at any time with 7-day prior notice.
5. In case of any error and/or mistake occurred from publishing process and/or any disagreement / dispute, the Bank's decision is final.
6. In the case where any content of the Thai version of the Terms and Conditions conflicts with the translation in the English version, the Thai version shall be applicable and be regarded as the correct version.
7. Other terms and conditions shall be determined by the Bank. For more information, please contact ICBC (Thai) call center at 0 2629 5588 during business hours (Monday-Friday 08.30-21.00 hrs. / Saturday-Sunday and public holidays 8:30-17:00 hrs.).