

## **ICBC Koipy Dual Currency Credit Card- Up to 3% Cashback on Total Spend^**

Enjoy 3% Cashback on your total spend amount when you charge a minimum of S\$1000 each month to ICBC Koipy Dual Currency Credit Card, capped at S\$60. If you charge less than S\$1000 a month to the Card, 1% Cashback will be awarded. With no limitation to the number of transactions and types of purchases, enjoy Cashback on everything, everywhere! The more you spend the more Cashback you earn!

^Terms and Conditions Apply

FAQ:

### **Is my Qualifying Spend calculated separately or with my Supplementary Cardmember(s)?**

Any qualifying transactions charged to the Supplementary Card(s) will be included in the calculation of Principal Cardmember's Qualifying Spend.

The Qualifying Spend on your Card will be calculated on a monthly basis based on your monthly statement. All spending on the Credit Card must be fully paid before the payment due date (25<sup>th</sup> of the following month). Otherwise the bank reserves the right to debit and/or set-off the Cashback from your ICBC Credit Card or any other accounts you may have with us. This shall also apply in any instance where the ICBC Credit Cards are no longer in good standing or otherwise under any other circumstances as determined by us as ineligible.

### **Can I earn Cashback on overseas transactions?**

Yes. If the Spend amount is made in foreign currency, it will be converted to Singapore dollars (at the prevailing foreign exchange rates as determined by ICBC) for determination of Qualifying Spend.

**When can I expect to receive the Cashback?**

The Cashback will be credited into the respective Principal UnionPay Credit Card Account within 30 business days from the end of month.

**How do I use the Cashback?**

Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.

**Under what circumstances will I not be eligible for this promotion?**

You will not be eligible for this Promotion if at the time of fulfillment:

- Your Card Account is not in good standing and is overdue;
- Your Card has been reported lost or stolen;
- Your Card has been frozen for any reason;
- Your Card is cancelled or terminated for any reason;
- You violated the terms of your ICBC Credit Card Cardmember's Agreement or ICBC Rewards Terms and Conditions;
- We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
- You transfer or cancel your new Card before the Cashback credited to you.