

## ICBC Chinese Zodiac Credit Card 1.6% unlimited Cashback ^

Enjoy 1.6% Cashback on both Local Qualifying Transactions and Overseas Qualifying Transactions when you use ICBC Chinese Zodiac Credit Card. The more you spend, the more Cashback you can earn!\*

\*Terms and Conditions Apply

### **FAQ:**

#### **What are Qualifying Transactions?**

Please refer to the Terms and Conditions for the definition of a Qualifying Transaction.

*Local Qualifying Transactions* refer to Qualifying Transactions made in Singapore dollars.

*Overseas Qualifying Transactions* refer to Qualifying Transactions made in foreign currencies.

#### **Are my Qualifying Transactions calculated separately or with my Supplementary Cardmember(s)?**

All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as a Qualifying Transaction of the Principal Credit Card Cardmember.

#### **How do I earn Cashback on transactions on Overseas Qualifying Transactions?**

Qualifying Transactions made in foreign currency will be converted to Singapore dollars at the prevailing foreign exchange rates as determined by us. The percentage of Cashback entitlement shall then be applied to the converted Singapore dollar amount.

#### **Under what circumstances will I not be entitled to the Cashback?**

The Qualifying Transactions on your Card will be accumulated for calculation of Cashback entitlement on a monthly basis based on the posted transactions 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 or any other date specified by the Bank from time to time). Otherwise we reserve the right to debit and/or set-off the Cashback from your ICBC Credit Card or any other accounts you may have with us.

You will also not be entitled to the Cashback if any of your ICBC Credit Cards are no longer in good standing or otherwise under any other circumstances as determined by us as ineligible.

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

The Cashback will be credited into the 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.

**Does the cancelled, void or reversed transaction affect how much Cashback I will be entitled to?**

Yes, cancelled, void and reversed transactions will not be entitled to receive any Cashback advantage. Further, the Bank will offset a Qualifying Transaction or debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Transaction that is subsequently cancelled, void or reversed.

For example, if you make a Qualifying Transaction of S\$400 in June and subsequently cancel the transaction in August after Cashback has been awarded to you, the Bank will offset Qualifying Transaction(s) of an equivalent amount in August. If you do not have sufficient Qualifying Transaction(s) to meet the amount of the cancelled transaction, the Bank shall debit the equivalent amount of Cashback that has been awarded from your Card Account.

**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;
- You transfer or cancel your new Card before the Cashback credited to you.