

**ICBC Mastercard[®] and ICBC UnionPay Credit Card –
ICBC Exclusive Promotion
Terms and Conditions**

1. This Promotion is valid from 1 October 2019 till 31 December 2019 (“**Promotion Period**”) and is open to all ICBC Mastercard and ICBC UnionPay Cardholders (“**Cardholders**”) who satisfy the eligibility requirements below:
2. To be eligible for this promotion, you must fulfill the following requirements (“**Eligibility Requirements**”):
 - a. Be an existing Cardholder with no active issued ICBC Credit Cards for a minimum period of three (3) months prior to the start of the Promotion Period;
 - b. Receive the “ICBC Exclusive Promotion” SMS from “74770”;
 - c. Charge either of the following Qualifying Transactions to the ICBC Mastercard Credit Card or ICBC UnionPay Credit Card (“**Card**”):
 - (i) at least S\$200 in any Calendar Month within the Promotion Period; or
 - (ii) at least S\$500 in any Calendar Month within the Promotion Period.
3. Cardholders who has satisfied the Eligibility Requirements under Clause 2(c)(i) shall be entitled to redeem CapitaVoucher worth S\$10, and Cardholders who has satisfied the Eligibility Requirements under Clause 2(c)(ii) shall be entitled to redeem CapitaVoucher worth S\$20 (“**Voucher**”).
4. The maximum value of voucher that you may receive under this promotion is capped at S\$20. You will only be entitled to redeem one (1) Voucher (worth S\$10 or S\$20) during this Promotion Period.
5. Upon satisfying the Eligibility Requirements, you will receive your Voucher within thirty (30) working days from the end of Calendar Month via mail to your last known mailing address on record with ICBC Singapore.
6. Qualifying Transactions refer to retail transactions charged to the Card and posted during the Promotion Period. The following transactions are excluded from this Promotion:
 - a. all cash advances, fees and charges;
 - b. annual fees, interests, late payment fees and charges, goods and services taxes or any other fees and charges incurred as a result of using the Credit Card;
 - c. any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAY * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM;
 - d. any securities brokers, dealers, trading, or forex related transactions;
 - e. any payment of insurance premiums;
 - f. any real estate related transactions;
 - g. school fees or any other education related fee transactions;
 - h. any AXS transactions;
 - i. any tax paymentsts;
 - j. any transaction subsequently cancelled, void or reversed;
 - k. any payment for any outstanding balance owing on the Credit Card account from

- previous and/or other months;
 - l. any POI funding transactions;
 - m. any disputed transactions; and
 - n. any tax refunds credited into the Credit Card account (including Supplementary Credit Card account).
7. All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as Qualifying Transaction under Principal Credit Card Cardmember.
 8. This Promotion can be used in conjunction with all other ongoing Cashback Promotions. The Qualifying Transactions under this Promotion will also be included in the calculation of the Cashback Rewards for all other on-going Cashback Promotions.
 9. You will not be eligible for this Promotion if at the time of fulfillment: -
 - a. your Card Account is not in good standing and is overdue;
 - b. your Card has been reported lost or stolen;
 - c. your Card has been frozen for any reason;
 - d. your Card is cancelled or terminated for any reason;
 - e. you violated the terms of your ICBC Credit Card Cardmember's Agreement or ICBC Rewards Terms and Conditions;
 - f. we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
 - g. you transfer or cancel your Card before the Cashback credited to you.
 10. The Voucher is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
 11. In the event that a Principal Cardmember or Supplementary Cardmember's Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible, we shall reserve the right to debit and set off the Cashback from your ICBC Credit Card or any other accounts you may have with us.
 12. We shall not be liable for any failure or delay in the transmission of the transactions by any party including but not limited to merchant establishments.
 13. We shall not be liable for any late posting of the transactions thereby affecting the Cardmember's eligibility for this Promotion.
 14. We reserve the right to replace or substitute this Promotion with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
 15. We may at our absolute discretion, and without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of the terms and conditions of this Promotion, including but not limited to the Qualifying Transactions.
 16. We reserve the right to terminate this Promotion without prior notice to you, and accept no liability for such termination.
 17. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreement**") (and may be subject to changes from time to time). In the event of inconsistencies between these terms and the Cardmember's Agreement, these terms shall prevail only to the extent of such inconsistency.
 18. These Terms and Conditions are governed by Singapore law and by participating in this Promotion, you agree to submit to the non-exclusive jurisdiction of the Singapore courts.

19. Our decision in all matters arising from this Promotion is final, conclusive and binding on all participating Cardmembers.
20. The promotional materials may be prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as at 15 October 2019.