

ICBC Credit Card – ION Orchard (“Cashback Promotion”)
Frequently Asked Questions

1. When is the Promotion Period?

This promotion is valid from now till 31 December 2022 (both dates inclusive)

2. What benefit can I enjoy under this Promotion?

Receive 8% cashback with a min. spend of S\$200 for selected brands at ION Orchard with ICBC Credit Cards. (Cashback amount is capped at S\$50 per card only.)

3. What are the eligible credit cards under this Promotion?

All ICBC Credit Cards issued by ICBC Singapore Branch.

4. How do I get the Cashback after spending SGD200?

The cashback is not processed immediately and will not reduce the purchase price of goods and services at the point of sale. The processing of cashback offers is undertaken quickly, but not instantly, by automated ICBC systems and appears as a credit on your card statement. The Cashback will be credited into the Card Account within 30 business days after promotion end.

5. How many times can I redeem the Cashback?

No minimum redemption required. Cashback amount is capped at S\$50 per card only for the whole promotion period and NOT calculated on per transaction basis. If you have One credit card or more than 1 credit card both can participate. (e.g. If you have 5 credit cards x S\$50 = S\$250 maximum)

6. Can my Supplementary Cardmember enjoy this Promotion?

Yes, as long as your Supplementary Card is valid and it will enjoy a cap of S\$50 apart from the cap of S\$50 available to the principal card.

7. Under what circumstances will I not be eligible for this Promotion?

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

- a) your Card Account is not in good standing and is overdue; or
- b) your Card has been reported lost or stolen; or
- c) your Card has been frozen for any reason; or
- d) your Card is cancelled or terminated for any reason; or
- e) you violated the terms of your ICBC Credit Card Cardmember’s Agreement; or
- f) We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized.

8. Do the cashback earned under ION Orchard cashback promotion affect how much cashback I am entitled to under respective ICBC Credit Card cashback scheme?

This offer is valid in conjunction with other ICBC Credit Card cashback scheme so that the Cashback earned under the ION Orchard cashback promotion will be in addition to cashback earned under the ICBC Zodiac Credit Card or ICBC Global Travel Credit Card cash back scheme. Please refer to the illustration table below for computation of cashback you can earn:

Category	ION Orchard participating merchant's cashback	ICBC Zodiac Credit Card cashback	ICBC Global Travel Credit Card cashback
Transaction Amount	S\$625	S\$98 [^]	S\$98 [^]
Cashback rate	8%	1.6%*	1.5%*
Cashback Amount	S\$50	S\$1.57	S\$1.47

* Example Cashback rate for illustration purposes only. The Cashback rate and terms of each promotion offered will vary depending on the Merchants and subject to respective Credit Card Cashback Terms and Conditions.

[^] Cashback amount earned under the participating merchant's cashback will be deducted from qualifying transaction for calculation of cashback entitlement.

- I. For payment made by ICBC Zodiac Credit Card:
Based on the above illustration table, if the **ION Orchard cashback promotion** participating merchants offer 8% cashback, cardholder can enjoy cashback of up to S\$51.57 for S\$625 spend. Total cashback received consist of participating merchant's cashback and ICBC Zodiac Credit Card 1.6% cashback.
- II. For payment made by ICBC Global Travel Credit Card:
Based on the above illustration table, if the **ION Orchard cashback promotion** participating merchant offer 8% cashback, cardholder can enjoy cashback of up to S\$51.47 for S\$625 spend. Total cashback received consist of participating merchant's cashback and ICBC Global Travel Credit Card 1.5% cashback.

Information correct as at 10 August 2022.

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