

ICBC Credit Card – Additional 1% “I GO Global” Cashback For Qualifying Overseas Transactions (“Promotion”)
Terms and Conditions

1. This Promotion is open to all ICBC Cardmembers who hold a credit card issued by ICBC Singapore branch (“Qualifying Card”) and whose card account has been satisfactorily conducted and remains active (“Eligible Cardmembers”). By participating in this Promotion, you agree to the terms and conditions below (including any amendments to the terms hereafter).
2. This Promotion is valid from 2 November 2022 till 30 November 2022 (both dates inclusive).
3. You will be entitled to receive additional 1% “I GO Global” cashback (“Cashback”) on all Qualifying Overseas Transactions (defined below) charged to your Card during the Promotion Period.
4. Qualifying Overseas Transaction means a qualifying transactions that is transacted in any of the selected 20 countries and regions including China (excluding Hong Kong, Macao and Taiwan regions), the United States, the United Kingdom, Japan, Malaysia, Hong Kong, Thailand, Australia, Taiwan, the Netherlands, Indonesia, France, South Korea, Italy, Vietnam, Switzerland, Ireland, Germany, Spain and the Philippines. Location of transaction will be determined by reference to the physical location of the merchant outlets. For online transaction, the location is to be determined by the merchant’s acquiring bank whose determination shall be conclusive and final.
5. No minimum spend is required to earn the Cashback during the Promotion Period.
6. The maximum Cashback for a single transaction is capped at SGD200.00. The maximum Cashback for a single card during the whole Promotion Period is capped at SGD500.00.
7. The total amount Cashback available for this Promotion during the whole Promotion Period is limited in quantity. This Promotion is conducted on a first-come-first-served while stocks last basis.
8. All qualifying transactions charged to the supplementary card will be calculated as qualifying transactions for the supplementary card only and will not be calculated as qualifying transactions for the primary card, and vice versa.
9. Qualifying Overseas Transaction shall be charged to the Qualifying Card and posted from 1 September 2022 till 30 November 2022. For the avoidance of doubt, if transaction was made on or before 31 August 2022 and posted on 1 December 2022, this transaction would not be considered as qualifying transaction under this Promotion.
10. Subject to the posting time as above, foreign currency transactions which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the Bank’s prevailing foreign currency exchange rates for the purposes of calculating qualifying transactions.
11. Cashback will be credited into the Card Account within three (3) business days from the posting date of each transaction.
12. Cashback awarded will be in Singapore Dollars. Cashback must be utilised to set off any debit amount in the Card account within 12 months from the date it is credited into the Card account, failing which, we

reserve the right to forfeit the unutilized portion of the Cashback awarded, and you hereby irrevocably authorise us to debit your Singapore Dollar Card Account for the unutilized Cashback.

13. The Bank shall be entitled to cancel 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.
14. Unless otherwise stated, this Promotion is available in conjunction with other cashbacks promotions offered by ICBC Singapore Branch. The Qualifying Transactions under this Promotion may be included in calculation of other cashback rewards and entitlement for ICBC Credit Cards.
15. You will not be eligible for this Promotion if at the time of fulfillment:
 - a) your Qualifying Card is not in good standing and is overdue;
 - b) your Qualifying Card has been reported lost or stolen;
 - c) your Qualifying Card has been frozen for any reason;
 - d) your Qualifying Card and/or card account is suspended, cancelled or terminated for any reason during the Promotion Period;
 - e) where applicable, 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.
16. By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act (Cap. 26 of 2012) to the collection, use and disclosure of the participating cardmember's personal data by/to ICBC Singapore's agent or vendors and such other third party for the purpose of the Promotion and participating cardmembers agree to be bound by the terms of ICBC Singapore Privacy Policy, a copy of which can be found on <https://singapore.icbc.com.cn/>.
17. Cashback withdrawn from your Card Account will be treated as a cash advance, and interest, fees and charges are applicable.
18. Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
19. 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 the Cashback from your ICBC Credit Card or any other accounts you may have with us.
20. 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. We shall not be liable for any late posting of the transactions thereby affecting your eligibility for this Promotion.
21. 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.
22. 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 Spend.
23. We reserve the right to terminate this Promotion without prior notice to you, and accept no liability for such termination.

24. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreements**") (and may be subject to changes from time to time). In the event of inconsistencies between these terms and other terms, these terms shall prevail only to the extent of such inconsistency.
25. 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. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
26. Our decision in all matters arising from this Promotion is final, conclusive and binding on all participating Cardmembers.
27. The promotional materials may be made available in English and Chinese, in the event of inconsistency, the English version shall prevail.
28. 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.
29. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.

All information is correct as of 02 November 2022.

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