

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

2024 ICBC Malaysia Debit Card Cashback Campaign 2.0 Terms and Conditions

Industrial and Commercial Bank of China (Malaysia) Berhad (Registration No. 201001000001 / 839839-M) (“**ICBC Malaysia**”) is running “ICBC Malaysia Debit Card Cashback Campaign 2.0” (“**Campaign**”) from 20th October 2024 to 31st December 2024, both dates inclusive or until such time as determined by ICBC Malaysia (“**Campaign Period**”).

Eligibility

1. Subject to the terms and conditions contained herein, the Campaign is open to all new and existing ICBC Malaysia individual debit cardholders (“**Eligible Customers**”), unless notified otherwise.

Campaign Mechanics and Conditions

2. Eligible Customers shall be entitled for respective cashback reward depending on the monthly transaction frequency of the Eligible Transaction(s) as outlined in clause 3. The table below set out the detailed entitlement and the maximum cashback capping of the cashback reward:

Category	Number of Eligible Transaction(s)	Cashback Entitlement	Maximum Monthly Cashback Capping
1	5 to 9 times per month	5%	RM 15
2	10 times and above per month	8%	RM 30

3. “**Eligible Transaction(s)**” refers to retail spending both locally or internationally with minimum amount of RM 25.00 or its equivalent and above using ICBC Malaysia’s debit card. For avoidance of doubt, ICBC Malaysia shall recognize any retail spending including dining, petrol, groceries, transportation, online transactions. E-wallet top up shall not be deemed as retail spending for the purpose of this Campaign.
4. The cashback entitlement category shall be determined based on the total number of Eligible Transaction(s) performed by the same Eligible Customers within a calendar month.
5. Transaction which is subsequently discovered to be refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions shall not be deemed as Eligible Transactions.
6. For avoidance of doubt, some scenario and its explanation for the Campaign are illustrated in **Table 1** below:

Table 1:

Customer & Condition	Scenario	Cashback Eligibility	Entitlement/Remark
Customer A	6 Eligible Transactions for RM 150 in October + 10 Eligible Transactions for RM 300 in November	5% cashback for October and 8% cashback for November	$RM\ 150 * 5\% = RM\ 7.50$ $RM\ 300 * 8\% = RM\ 24$ Customer A will be entitled for RM 31.50 as the total campaign payout.
Customer B	5 Eligible Transactions for RM 6,000 in October + 11 Eligible Transactions for RM 8,000 in total in November	5% cashback for October & 8% cashback for November	$RM\ 6,000 * 5\% = RM\ 300$ Maximum Capping for Category 1 = RM 15 $RM\ 8,000 * 10\% = RM\ 800$ Maximum Capping for Category 2 = RM 30 Customer B will be entitled for RM 45 as the total campaign payout.
Customer C	Swiped 10 transactions in December of RM 15 for each transaction	Not entitled for cashback	Customer C will not be entitled for the cashback, the minimum amount for Eligible Transaction is RM 25 and above.

7. Total cashback allocated for Campaign Period is capped at RM 5,000.00, on first-come-first-serve basis.

8. The cashback will be credited into respective Eligible Customer's Current Account / Saving Account opened and maintained with ICBC Malaysia and linked to the ICBC Debit Card used for Eligible Transaction(s) within 90 calendar days after the Campaign ends.

General Terms and Conditions

9. By participating in this Campaign, the Eligible Customers agree:
 - (a) to have read, understood and agreed to be bound by the Terms and Conditions contained herein, and the ICBC Malaysia's General Terms and Conditions on Banking Accounts, Terms and Conditions of the Cardmember Agreement (ICBC Debit Card) From ICBC Malaysia and Terms and Conditions for ICBC Internet Banking Services.
 - (b) that ICBC Malaysia's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Customers.
 - (c) that the cashback is non-exchangeable for up-front credit, cheque or benefit-in kind.
 - (d) to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign.
 - (e) to give consent to allow his/her personal data being collected, processed and used by ICBC Malaysia in accordance with ICBC Malaysia Privacy Notice, which may be viewed on www.icbcm.com.
10. ICBC Malaysia reserves the right:
 - (a) to amend, delete and/or add to any of the Terms and Conditions contained herein from time to time with at least twenty-one (21) days calendar days prior notice at ICBC Malaysia' website at www.icbcm.com or by other medium of communication as ICBC Malaysia deemed fit and such amendment, deletion or addition shall become effective on such date as ICBC Malaysia may determine. By continuing to participate in the Campaign, Eligible Customers are deemed to have agreed to be bound by the

amendment, addition or deletion of such Terms and Conditions as foresaid.

- (b) to cancel, terminate, withdraw, or suspend this Campaign and/or replace this Campaign with another similar Campaign, campaign or program including but not limited to the eligibility criteria from time to time.
 - (c) to disqualify any Eligible Customers from participating in the Campaign as ICBC Malaysia may deem fit.
11. The Terms and Conditions contained herein and the ICBC Malaysia's General Terms and Conditions on Banking Accounts, Terms and Conditions of the Cardmember Agreement (ICBC Debit Card) From ICBC Malaysia and Terms and Conditions for ICBC Internet Banking Services shall be read as an entire terms and conditions. In the event of any discrepancy between the Terms and Conditions herein and the ICBC Malaysia's General Terms and Conditions on Banking Accounts and Terms and Conditions for ICBC Internet Banking Services, the specific Terms and Conditions herein shall prevail to the extent of such discrepancy.
12. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.