

**ICBC Horoscope Credit Card  
321 Cashback FAQ**

**1. What are the Cashback Rewards under ICBC Horoscope Credit Card?**

ICBC Horoscope Credit Card gives you unlimited Cashback Rewards when you (including your supplementary cardholder(s)) charge the following Qualifying Transactions to the ICBC Horoscope Credit Card (“**Cashback Rewards**”):

- a. 3% Cashback Reward on all Qualifying Transactions made in all Foreign Currency except Singapore Dollars in any country including Singapore (referred to as “**Overseas Qualifying Transactions**”).
- b. 2% Cashback Reward on all Qualifying Transactions made in Singapore Dollars listed under the relevant Merchant Category Code; and
- c. 1% Cashback Reward on all other Qualifying Transactions made in Singapore Dollars.

**2. What a Merchant Category Code (MCC) and who does the classification?**

A merchant category code (MCC) is a four digit number assigned to a business by the merchant’s acquiring bank that is providing the credit card terminal and the classification of a merchant is done by the merchant’s acquiring bank.

**3. Examples Qualifying Transactions under the 2% Cashback Reward?**

Cardholders will be entitled to 2% Cashback Reward for Qualifying Transactions performed at the retail establishments that fall within any of the following Merchant Category Codes (“**MCC**”) listed below:

<b>2% Cashback Reward Category</b>	<b>Merchant Category Code (MCC)</b>	<b>Description</b>
Clothes, Shoes and Bags	MCC 5611	Men’s and Boys’ Clothing and Accessories Stores
	MCC 5621	Women’s Ready to Wear Stores
	MCC 5631	Women’s Accessory and Specialty Stores
	MCC 5641	Children’s and Infants’ Wear Stores
	MCC 5651	Family Clothing Stores
	MCC 5661	Shoe Stores
	MCC 5691	Men’s and Women’s Clothing Stores
	MCC 5699	Miscellaneous Apparel and Accessory Shops
Department and Retail Stores	MCC 5311	Department Stores
	MCC 5912	Drug Stores and Pharmacies
F&B and Dining	MCC 5811	Caterers
	MCC 5812	Eating Place and Restaurants
	MCC 5813	Bar, Cocktail Lounges, Discotheques, Nightclubs and Taverns-Drinking Places (Alcoholic Beverages) (eg., Zouk, Altimate, etc)

	MCC 5814	Fast Food Restaurants (eg., McDonalds, KFC, BurgerKing, Subway, etc)
	MCC 5462	Bakeries

**4. 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.

**5. 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 Rewards entitlement shall then be applied to the converted Singapore dollar amount.

**6. Under what circumstances will I not be entitled to the Cashback Rewards?**

You will not be eligible for the Cashback Rewards 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.

**7. When can I expect to receive the Cashback?**

The Cashback Rewards will be credited into the Card Account within thirty (30) business days from the last day of the month.

**8. 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.

**9. Do the cancelled, void or reversed transactions affect how much Cashback I will be entitled to?**

Yes, cancelled, void or reversed transactions will not be considered a Qualifying Transaction to be entitled to Cashback Rewards. We reserve the rights to 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.