

ICBC Mastercard® Credit Card – 20% Tap & Go Cashback Promotion
(“Cashback Promotion”)
Frequently Asked Questions

1. Who is eligible for this Cashback Promotion?

Step 1: You are an individual that holds ICBC Mastercard® Credit Card (ICBC Global Travel Mastercard® Credit Card or ICBC Chinese Zodiac Credit Card) issued by ICBC Singapore (“Card”) and your Card Account is satisfactorily conducted and remains active.

Step 2: You have been invited to participate in this Cashback Promotion via SMS from “ICBC” sent to you directly by ICBC Singapore to your mobile number registered with ICBC Singapore (“Registered Number”).

Step 3: You have replied ‘PROMO23’ via SMS to 75123 by 20 February 2023 (23:59pm) to register your participation in this Cashback Promotion using your Registered Number. An acknowledgment of successful registration will be sent to your Registered Number.

2. When is the Promotion Period?

From 1 March 2023 till 31 December 2023 (both dates inclusive).

3. What are the applicable Cards under this Promotion?

- (1) ICBC Global Travel MasterCard® Credit Card
- (2) ICBC Chinese Zodiac Credit Card

4. What is the minimum spending required to be entitled to this Cashback Promotion?

There is no minimum spending required.

5. What is the maximum amount of Cashback I can receive under this Cashback Promotion?

The maximum amount of Cashback you can receive under this Cashback Promotion is capped at S\$10 per calendar month.

6. Do I have to register my Card to use “Tap & Go”?

No registration required. Simply tap your contactless Card at the fare reader located at the MRT gantry or in the bus at the points of boarding and alighting.

7. What are the Qualifying Transactions under this Cashback Promotion?

Qualifying Transactions refer to bus and MRT rides charged and posted to the Card within the Promotion Period with “BUS/MRT” description. For the avoidance of doubt, if the transaction was made on 31 December 2023 and posted on 1 January 2024, this would not be considered a Qualifying Transaction as the transaction is **not** posted within the Promotion Period.

8. 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 Qualifying Transaction under Principal Credit Card Cardmember.

9. Under what circumstances will I not be entitled to the Cashback Promotion?

You will not be eligible for this Cashback 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 and/or Card Account is suspended, cancelled or terminated for any reason;
- e) You violated the terms of your ICBC Credit Card Cardmember's Agreement;
- f) We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
- g) You transfer or cancel your new Card before the Cashback credited to you.

10. Will "BUS/MRT" transactions enjoy ICBC Mastercard® Credit Card Cashback Rewards in addition to this Cashback Promotion?

Unless otherwise stated, this Cashback Promotion cannot be combined with other Cashbacks offered by us. The Qualifying Transactions under this Cashback Promotion will be included in calculation of Cashback Rewards entitlement for ICBC Mastercard® Credit Card.

11. When can I expect to receive the Cashback?

Cashback will be credited into the Card Account within 30 business days from the end of month.

12. 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. Cashback must be utilized within 12 months from the date it is credited into the Card Account.

13. Do cancelled or reversed transactions affect how much Cashback I will be entitled to?

Yes, if Qualifying Transaction is cancelled or reversed during or after the Promotion Period, we shall be entitled to debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Transaction that is subsequently cancelled or reversed.

All information is correct as of 07 February 2023.

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