

**ICBC Mastercard® Credit Card – 20% Tap & Go Cashback Promotion**  
**(“Cashback Promotion”)**  
**Terms and Conditions**

**20% Tap & Go Cashback Promotion**

This Cashback Promotion is open to all individual cardmembers who satisfy the eligibility criteria below.

**Eligibility Criteria**

Step 1: You are an individual who 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.

*Please note: This Cashback promotion is valid for selected participants only.*

**Promotion Period**

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

**20% Tap & Go Cashback Promotion Terms and Conditions**

1. By participating in this Cashback Promotion, you agree to the terms and conditions set out below (including any amendments to the terms after this).
2. You will be entitled to receive 20% Cashback on all Qualifying Transactions. The maximum amount of Cashback that you may receive under this Cashback Promotion is capped at S\$10 per calendar month.
3. No minimum spend required.
4. Qualifying Transactions shall refer to your bus and MRT rides transactions charged to the Card and posted during the Cashback Promotion Period with “BUS/MRT\*” description.
5. All Qualifying Transactions charged to the supplementary Card will be calculated as Qualifying Transaction under principal Card.
6. 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 the Qualifying Transaction that is subsequently cancelled or reversed.
7. All Qualifying Transactions will be rounded to the nearest dollar for calculation of Cashback.
8. Each eligible Cardmember is only entitled to one (1) Cashback per calendar month.
9. Cashback will be credited into the Card Account within thirty (30) business days from the end of each month.

10. Cashback must be utilized within 12 months from the date it is credited into the Card Account failing which, we reserve the right to forfeit the unused portion of the Cashback awarded, and you hereby irrevocably authorize us to debit your Singapore Dollar Card Account for the unused Cashback.
11. Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month (within 12 months).
12. Unless otherwise stated, this Cashback Promotion cannot be combined with other Cashbacks offered by us. The Qualifying Transactions hereunder will be included in the calculation of Cashback Rewards entitlement for ICBC Mastercard® Credit Card.
13. 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 Card before the Cashback credited to you.
14. Qualifying transactions excludes the following transactions:
  - a) all cash advances, fees and charges;
  - b) annual fees, interests, late payment fees and charges, goods and services taxes or any other fees and charges incurred as a result of using the Card;
  - c) any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK\*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK\*, TRANSIT LINK\*, TRANSIT LINK PL, TRANSIT, MB\* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL\* BIZCONSULTA, PAYPAL\* OANDAASIAPA, PAYPAY\* CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR\*SKRILL.COM;
  - d) any securities brokers, dealers, trading, or forex related transactions;
  - e) any payment of insurance premiums;
  - f) any real estate related transactions;
  - g) school fees or any other education related fee transactions;
  - h) any AXS transactions;
  - i) any tax payments;
  - j) any transaction subsequently cancelled, void or reversed;
  - k) any payment for any outstanding balance owing on the Credit Card account from previous and/or other months;
  - l) any POI funding transactions;
  - m) any disputed transactions;
  - n) any tax refunds credited into the Card account (including supplementary Card account);
  - o) any payment made with the following Merchant Category Code ("**MCC**"); and

<b>MCC</b>	<b>Description</b>
4829	Wire Transfer/Money Orders
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing - Insurance Services

6012	Financial Institutions
6050	Quasi Cash - Financial Institutions, Merchandise and Services
6051	Non-FI, Money Orders
6211	Security Brokers/Dealers
6300	Insurance Underwriting, Premiums
6513	Real Estate Agents and Managers - Rentals
6529	Remote Stored Value Load - Financial Institute Rentals
6530	Remote Stored Value Load - Merchant Rentals
6540	POI Funding Transactions
7995	Betting/Casino Gambling
8062	Hospitals
8211	Elementary, Secondary Schools
8220	Colleges, Universities
8241	Correspondence Schools
8244	Business/Secretarial Schools
8249	Vocational/Trade Schools
8299	Educational Services
8651	Organizations, Political
8661	Organizations, Religious
8699	Organizations, Membership (Not Elsewhere Classified)
9211	Court Costs, Including Alimony and Child Support - Courts of Law
9222	Fines - Government Administrative Entities
9223	Bail and Bond Payments
9311	Tax Payments - Government Agencies
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only

- p) any transactions as may be prescribed or amended by ICBC Singapore from time to time, without prior notice or being liable to Cardmembers.
15. Cashback withdrawn from your Card Account will be treated as a cash advance, and interest, fees and charges are applicable.
  16. Cashback is neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.
  17. In the event that your Card Account (including supplementary Card Account) is no longer in good standing, or in circumstances otherwise determined by us as not eligible, we shall reserve the right to debit and set off the Cashback from your Card Account or any other accounts you may have with us.
  18. 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.
  19. We shall not be liable for any late posting of the transactions thereby affecting the

Cardmember's eligibility for this Cashback Promotion.

20. SMS registrations sent which is not the prescribed format, sent to an incorrect number, and/or sent from number not registered with ICBC Singapore will not be accepted. SMS delivery of such participation is dependent on the relevant telecommunication service providers. We are not responsible in any manner whatsoever for any non-receipt of, or delay in the sending of, any SMS by any party.
21. We reserve the right to replace or substitute this Cashback Promotion with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
22. By participating in this Cashback 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 Cashback 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/>.
23. 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 Cashback Promotion, including but not limited to the Qualifying Transactions.
24. We reserve the right to terminate this Cashback Promotion without prior notice to you and accept no liability for such termination.
25. These Terms and Conditions are to be read together with our ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreement**"). In the event of inconsistencies between these terms and the Cardmember's Agreement, these terms shall prevail only to the extent of such inconsistency.
26. These Terms and Conditions are governed by Singapore law and by participating in this Cashback 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.
27. Our decision in all matters arising from this Cashback Promotion is final, conclusive, and binding on all participating Cardmembers.
28. The promotional materials may be prepared in English and Chinese, in the event of inconsistency, the English version shall prevail.

All information is correct as of 07 February 2023.

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