

**ICBC Mastercard® Credit Card –
Top Spenders: Be rewarded with Commonwealth Concepts Dining Vouchers
Campaign (“Promotion”)
Frequently Asked Questions**

1. When is the Promotion Period (“Promotion Period”)?

This Promotion is valid from 1 October 2023 till 30 November 2023 (both dates inclusive).

2. What are the qualifying cards (“Qualifying Card(s)”) under this Promotion?

- a) ICBC Global Travel Mastercard Credit Card
- b) ICBC Chinese Zodiac Credit Card

3. What are the eligibility criteria for this Promotion?

This Promotion is open to ICBC Mastercard Credit Card Cardmembers of ICBC Singapore who satisfy the eligibility criterias below (“**Eligible Cardmembers**”):

- a) 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; and
- b) you are among the top 30 Eligible Cardmembers with the highest amount charged to the Card of qualifying transactions (minimum spend of S\$4,000.00) within the Promotion Period.

4. What prize can I enjoy under this Promotion?

If you meet the eligibility criteria, you will receive S\$100 worth of Commonwealth Concepts dining vouchers.

5. How do I redeem the Prize?

Eligible Cardmembers who qualify to receive the Prize will be notified via SMS or email and the physical vouchers will be sent out via post within sixty (60) working days after the end of Promotion Period.

All SMS, email or post will be directed to Eligible Cardmembers’ last known registered number and email or mailing address in ICBC Singapore’s records.

6. Can my Supplementary Cardmember enjoy this Promotion?

Yes, all qualifying transactions charged under the supplementary card will be calculated as qualifying transaction under the principal card.

7. What are qualifying transactions for this Promotion?

Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Card and posted during the Promotion Period. For the avoidance of doubt, if transaction was made on 30 November 2023 and posted on 1 December 2023, this transaction would not be considered as qualifying transaction under this Promotion.

8. Will the qualifying transactions across my Qualifying Card(s) be combined for the purposes of this Promotion?

Yes. Qualifying transactions across all Qualifying Card(s) during the Promotion Period will be combined to determine the total spend amount in qualifying transactions. For example, if you have one ICBC Global Travel Mastercard Credit Card and one ICBC Chinese Zodiac Credit Card, we will calculate both your credit cards' total qualifying transactions.

9. Under what circumstances will I not be eligible for this Promotion?

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) 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.

All information correct as of September 2023.

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