

**ICBC Credit Card Activate and Spend: Be rewarded with additional S\$10 cashback campaign (“Promotion”) Frequently Asked Questions**

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

This Promotion is valid from now till 31 December 2023.

**2. What is this Promotion?**

Eligible Cardmembers who activate their qualifying card and spend a minimum of **S\$20 in a single transaction** from now till 31 December 2023 will be rewarded with S\$10 cashback (**“Prize”**), on top of their usual Qualifying Card cashback.

**3. What are the qualifying card(s) (“Qualifying Card(s)”) under this Promotion?**

- a) ICBC Student Talent Credit Card
- b) ICBC Horoscope Credit Card

**4. What are the eligibility criteria for this Promotion?**

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

- a) this promotion is applicable to ICBC Credit Card Cardholders who received the invitation SMS and/or email from ICBC. Please note that the invitation is not transferable;
- b) your Qualifying Card has to be activated within the Promotion Period;
- c) you spend a minimum of S\$20 in a single transaction on your Qualifying Card within the Promotion Period; and
- d) your Card account is active and in good standing with ICBC Bank from the start of Promotion Period until point of fulfillment.

**5. What prize can I enjoy under this Promotion?**

If you meet the eligibility criteria, you will receive S\$10 cashback. The S\$10 cashback are in limited quantity and based on first come first served basis.

**6. How do I receive the Prize?**

Upon satisfying the Eligibility Criteria, the cashback will be credited to the Eligible Cardmember’s Qualifying Card by 31 January 2024.

**7. What is qualifying transaction for this Promotion?**

Qualifying transaction shall refer to retail transaction, online transaction and foreign currency transaction charged to the Card and posted during the Promotion Period. For the avoidance of doubt, if transaction was made on 31 December 2023 and posted on 1 January 2024, this transaction would not be considered as qualifying transaction under this Promotion.

**8. 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 November 2023.

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