

**ICBC UnionPay Credit Card – Enjoy additional 3% cashback on your purchases made in Mainland China! (“Promotion”)**  
**Frequently Asked Questions**

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

This Promotion is valid from 1 August 2023 till 31 October 2023 (both dates inclusive).

**2. Qualifying ICBC UnionPay Credit Cards (“Qualifying Card(s)”):**

- CEA Friends Credit Card
- ICBC Student Talent Credit Card
- ICBC UnionPay Dual Currency Credit Card
- ICBC Horoscope Credit Card
- ICBC Koipy Dual Currency Credit Card

**3. Qualifying Transaction (s):**

a) retail transactions done in-stores as determined by UnionPay when payment is made via a physical Qualifying Card when the Eligible Cardmembers is in Mainland China and the transaction currency is in (“CNY”); and

b) excludes transactions which are subsequently cancelled or refunded.

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

If you meet the eligibility criteria, you will receive an additional 3% cashback on your purchases made in Mainland China (capped at S\$30 per month per card, while redemptions last), on top of your usual Qualifying Card cashback.

**5. When will the Cashback be credited?**

The currency of the cashback awarded will be in SGD. The 3% cashback awarded will be based on UnionPay’s prevailing foreign exchange rate instead of the posted transaction amount.

Upon satisfying the Eligibility Criteria, the cashback will be credited to Eligible Cardmember’s Qualifying Card via UnionPay International (“UPI”) System in the following week from the posted transaction date.

**6. Can my Supplementary Cardmember enjoy this Promotion?**

Yes, if the Qualifying Transactions made in Mainland China is charged to the supplementary Qualifying Card, the cashback will be reflected on the supplementary Qualifying Card.

**7. 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 August 2023.

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