

**ICBC UnionPay Credit Card**

**Enjoy additional 3% cashback on your purchases made in Mainland China! (“Promotion”)**

**Terms and Conditions**

**Promotion Period:**

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

**Promotion Details:**

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.

**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

**Eligibility Criteria:**

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

- a) you are an individual that holds a Qualifying Card, and your card account is satisfactorily conducted and remains active; and
- b) you have made at least one Qualifying Transaction (defined below) during the promotion period.

**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.

**ICBC Singapore Terms and Conditions**

1. By participating in this Promotion, you agree to the terms and conditions set out below (including any amendments to the terms after this).
2. The Promotion is valid during the Promotion Period.
3. Eligible Cardmembers who made at least one Qualifying Transaction in Mainland China during the Promotion Period will receive additional 3% cashback (“**Prize**”), (capped at S\$30 per month per card, while redemptions last) on their Qualifying Transaction. This is on top of the Eligible Cardmembers usual Qualifying Cards cashback.
4. 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.

5. 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.

ICBC Singapore assumes no liability for any error or late posting of the Cashback that arises from the UPI system. If you have any inquiries, please call ICBC customer hotline at +65 6369 5588.

6. 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. In the event of a refund and/or return amount, ICBC and UnionPay reserve the rights to clawback the 3% cashback that was awarded.
8. Each Qualifying Card is entitled to a maximum **ONE (1) Prize** per month upon meeting the terms and conditions of this Promotion.
9. The cashback will not be awarded if the Eligible Cardmember is not physically present in Mainland China when the purchase is made. For clarification, online purchases made in Singapore from a China merchant (e.g, Taobao) will not be eligible for the cashback.
10. The cashback is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.
11. Qualifying transactions has to be posted during the Promotion Period. For the avoidance of doubt, if transaction was made on 31 October 2023 and posted on 1 November 2023, this transaction would not be considered as Qualifying Transaction under this Promotion.
12. 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.
13. We shall reserve the right to disqualify Eligible Cardmembers from this Promotion if the Qualifying Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible for the Promotion.
14. 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. We shall not be liable for any late posting of the transactions thereby affecting your eligibility for this Promotion.
15. The eligibility of any Eligible Cardmembers to participate in this Promotion and/or receive any cashback shall be determined at the absolute discretion of ICBC Bank and UnionPay.
16. By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act 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 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/>.

17. We reserve the right to replace or substitute the Prize with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
18. 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 Promotion.
19. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.
20. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreement**") (and may be subject to changes from time to time). In the event of inconsistencies between these terms and other terms, these terms shall prevail only to the extent of such inconsistency.
21. These Terms and Conditions are governed by Singapore law and by participating in this Promotion, you agree to submit to the 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 2001 to enforce any of these terms and conditions.
22. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
23. The promotional materials for this Promotion may be prepared in English and Chinese; in the event of inconsistency, the English version shall prevail.

All information is correct as of August 2023.  
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