

**Terms and Conditions governing Travel with
ICBC Mastercard® Credit Card Campaign: Earn Additional 2% Cashback on Overseas Spend
("Promotion")**

Promotion Period:

This Promotion is valid from 1 June 2024 till 30 June 2024 (both dates inclusive).

Promotion Details:

If you meet the eligibility criteria(s), you will receive additional 2% cashback on your Qualifying Transactions charged in foreign currency (capped at S\$50 per card while redemptions last), on top of your usual card cashback.

Eligibility Criteria(s):

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 the ICBC Global Travel Mastercard Credit issued by ICBC Singapore ("**Card**") and your Card account is satisfactorily conducted and remains active; and
- b) you have charge at least a minimum of S\$1,000 in foreign currency (*any currency apart from SGD*) during the promotion period.

Qualifying ICBC Mastercard Credit Card ("Qualifying Card"):

ICBC Global Travel Mastercard Credit Card;

Eligible Spend ("Qualifying Transaction(s))":

1. refers to **Foreign Currency retail transaction(s)** charged to **the cardholder's ICBC Global Travel Mastercard Credit Card while the cardholder is overseas.**

(if the cardholder is overseas but the transaction was charged in Singapore Dollars (SGD), the transaction will not be eligible. Additionally, the cardholder has to be physically overseas to be eligible for the additional cashback, online purchases made in Singapore from overseas merchant (e.g, Taobao) will not be eligible for the cashback);

2. for the avoidance of doubt, if transaction was made on 30 June 2024 and posted on 1 July 2024, this transaction would not be considered as qualifying transaction under this Promotion; and

3. all eligible spend charged in foreign currency 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 payment to securities brokers or dealers, or any 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

MCC	Description
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 cardholders.

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 have successfully charged their retail spends in any foreign currency apart from SGD will get to receive additional 2% cashback on their foreign currency spends (capped at S\$50 per card while redemptions last).

The Eligible Cardmember has to make a minimum of S\$1,000 in foreign currency spends during the campaign period to be eligible for the 2% cashback.

To clarify, foreign currency transactions shall be converted into Singapore Dollars based on the Bank's prevailing foreign currency exchange rates for the purposes of calculating the additional 2% cashback.

4. The additional 2% cashback will not be awarded if the transaction was later refunded or cancelled. In the event of a refund and/or return amount, ICBC reserve the rights to clawback the 2% cashback if it was awarded.
5. Each Eligible Cardmember is entitled to a maximum **ONE (1)** Prize upon meeting the terms and conditions of this Promotion.
6. Eligible Cardmembers who qualify to receive the additional cashback will receive the cashback within 60 working days after the end of the promotion.
7. All qualifying transactions charged under the supplementary card will be calculated as qualifying transactions under the principal card. The capped additional 2% cashback for both principal card and supplementary card will be S\$50.

Example: the principal cardholder makes a foreign currency spend of S\$2,500 and the supplementary cardholder makes a foreign currency spend of S\$2,500. In total, the cashback earned will be capped at S\$50.

8. The Prize is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.
9. 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.

10. 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.
11. 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.
12. We shall not accept any liability in relation to the Prize offered under this Promotion. We give no representation or warranty with respect to the quality of the Prize or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim, or damage suffered or incurred from or in connection with the Promotion and/or redemption or use of the Prize. Any dispute about the same must be resolved directly with the merchant. We shall not be responsible for any loss, injury, claim, or damage suffered or incurred as result of the merchant's goods and services.
13. By participating in this 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 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/>.
14. 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.
15. 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.
16. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.
17. 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.
18. 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 (Cap 53B) to enforce any of these terms and conditions.
19. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
20. 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 May 2024.
(End of Page)