

**ICBC Credit Card Smart Saver campaign – Spend and get S\$100 Cashback (“Promotion”)**  
**Frequently Asked Questions**

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

This Promotion is valid from 15 November 2024 till 15 February 2025 (both dates inclusive).

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

All ICBC Credit Card issued by Singapore branch.

**3. What are the eligibility criteria and what can I receive under this Promotion?**

This Promotion is open to selected ICBC Credit Cards Cardmembers (“**Eligible Cardmembers**”) who satisfy the eligibility criteria below:

- a) you are an existing customer that holds a Qualifying Card issued by ICBC Singapore, and your card account is satisfactorily conducted and remains active; and
- b) you have been invited to participate in this Promotion via SMS sent to you directly by ICBC Singapore to your registered mobile number with ICBC Singapore (“Registered Number”); and
- c) you meet the minimum spend amount in qualifying transactions on your Qualifying Card(s) within the Promotion Period and is one of the top spenders.

**4. How will I receive the Cashback if I satisfied the Eligibility Criteria?**

Upon satisfying the Eligibility Criteria, you will receive the Cashback within thirty (30) working days after the end of Promotion Period. As the campaign ends in 15 February 2025, the Cashback will be credited by March 2025.

**5. What can I do if I did not receive my Cashback within thirty (30) working days?**

If you did not receive your Cashback within thirty (30) working days from the end of Promotion Period, please call ICBC Singapore’s customer hotline at +65 6369 5588.

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

Yes. Qualified Spend is the sum of all qualifying transactions across Qualifying Card(s) during the Promotion Period. For example, if you have ICBC UnionPay credit card and Mastercard credit card, we will calculate both your UnionPay and Mastercard credit card total qualifying transactions.

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

All qualifying transactions charged to the supplementary card will be calculated as qualifying transaction under the principal card.

**8. What are qualifying transactions for this Promotion?**

Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Qualifying Card and posted within the Promotion

Period. For the avoidance of doubt, if transaction was made on or before 15 February 2025 and posted on 16 February 2025, this transaction would not be considered as qualifying transaction under this Promotion.

Please refer to ICBC Credit Card Smart Saver campaign - Spend and get S\$100 Cashback Terms and Conditions for the full terms and conditions.

**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 November 2024.

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