

Terms and Conditions governing ICBC Credit Card(s) Exclusive Festive Spend & Get Promotion (“Promotion”)

1. Promotion Period:

This Promotion is valid from 1 December 2024 till 31 January 2025 (both dates inclusive).

2. Promotion Details:

During the Promotion Period, cardholders (by invitation only) who charged a minimum of S\$500 each month to their ICBC Credit Card(s) (combined across multiple ICBC Credit Cards, if applicable) and be eligible for the below gifts. Note: These rewards are stackable.

Gifts	Maximum Redemptions
S\$20 Cashback	Limited to the first 100 cardholders
20% Cashback on “Bus/MRT” transactions from 1 Feb to 30 Jun 2025	Limited to ICBC Mastercard cardholders

Please note that the min. spend excludes any transactions that falls under Clause 5.

3. Qualifying Credit Cards (“Qualifying Card(s)”):

All ICBC Singapore Credit Cards

4. Eligibility Criteria:

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 an invitation SMS “Exclusive Festive Spend & Get Promotion” from ICBC. Please note that the promotion is not transferable. However, qualifying transactions charged under the supplementary card will be taken into account for this promotion;
- b) you have made a minimum spend of S\$500 on Qualifying Transactions each month within the Promotion Period; and
- c) your Card account is active and in good standing with ICBC Bank from the start of Promotion Period until point of fulfilment.

5. Qualifying Transactions (“Qualifying Transaction(s)”):

Qualifying Transaction 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, SKR*SKRILL.COM and GRABPAY TOP UP;

- 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
4900	Utilities - Electric, Gas, Heating Oil, Sanitary and Water
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
7523	Automobile Parking Lots and Garages
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
8398	Organizations, Charitable and Social Service
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
9498	Credit Card Bill Payment

- p) any transactions as may be prescribed or amended by ICBC Singapore from time to time, without prior notice or being liable to cardholders.

6. Rewards “Gifts”:

6.1 Gifts Details:

	Gifts	Details
1	S\$20 Cashback	<p>The S\$20 cashback is in limited quantities and will be awarded to the first 100 cardholders that make a min spend of S\$500 each month during the promotion period. A invited cardholder can only receive ONE S\$20 cashback.</p> <p>The cashback will be awarded to the qualifying cardholder within 60 (sixty) business days after the end of the promotion period.</p>
2	20% Cashback on “Bus/Mrt” transactions	<p>The 20% cashback on “Bus/MRT” transactions will only be eligible for invited cardholders that have an existing ICBC Mastercard Credit Card(s).</p> <p>Eligible period: 1 Feb 2025 to 30 Jun 2025</p> <p>Eligible cards: ICBC Mastercard Credit Card(s)</p> <p>Eligible transactions: “BUS/MRT*” description</p> <p>Cashback capped: The 20% cashback is capped at S\$10 per cardholder per calendar month.</p> <p>For avoidance of doubt: if the cardholder uses both ICBC Global Travel and Zodiac Mastercard Credit Card, the maximum cashback the cardholder can receive is S\$10.</p> <p>The cashback of the charged eligible “Bus/Mrt” transactions will be awarded within 60 (sixty) business days after end of each month.</p>

6.2 For avoidance of doubt, please find below for the different scenarios.

Scenario A:	<p>Invited Customer A (has an ICBC Mastercard and UnionPay/Visa Credit Card)</p> <p>Spend S\$500 on his/her ICBC Credit Cards each month and is one of the first 100 cardholders</p> <p>Gifts eligible: S\$20 Cashback + 20% Cashback on “Bus/MRT” transactions from 1 Feb to 30 Jun 2025</p>
Scenario B:	<p>Invited Customer B (has an ICBC UnionPay/Visa Credit Card)</p> <p>Spend S\$500 on his/her ICBC Credit Cards each month and is one of the first 100 cardholders</p> <p>Gifts eligible: S\$20 Cashback</p> <p>Customer B can apply for ICBC Mastercard credit cards to enjoy 20% Cashback on “Bus/MRT” transactions from 1 Feb to 30 Jun 2025</p>
Scenario C:	<p>Invited Customer C: (has an ICBC Mastercard and UnionPay/Visa Credit Card)</p> <p>Spend S\$500 on his/her ICBC Credit Cards each month and is not one of the first 100 cardholders</p> <p>Gifts eligible: 20% Cashback on “Bus/MRT” transactions from 1 Feb to 30 Jun 2025</p>

7. ICBC Singapore Terms and Conditions:

7.1 By participating in this Promotion, you agree to the terms and conditions set out below (including any amendments to the terms after this).

7.2 The Promotion is valid during the Promotion Period.

7.3 Eligible Cardmembers who qualify to receive the Gifts will be notified within sixty (60) working days after the end of the Promotion Period.

7.4 The Gift is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.

7.5 Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Card and posted during the Promotion Period. For the avoidance of doubt, if transaction was made on 31 January 2025 and posted on 1 February 2025, this transaction would not be considered as qualifying transaction under this Promotion.

7.6 Foreign currency transaction which is denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the Bank’s prevailing foreign currency exchange rates.

7.7 In the event that an Eligible Cardmember qualifies for more than one (1) promotion, the Prize shall be determined by ICBC Singapore accordingly at its absolute discretion.

7.8 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.

7.9 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.

7.10 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.

7.11 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.

7.12 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/>.

7.13 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.

7.14 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.

7.15 We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.

7.16 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.

7.17 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.

7.18 Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.

7. 19 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 November 2024.
(End of Page)