

ICBC Credit Card(s) Exclusive Festive Spend & Get Promotion (“Promotion”)

Frequently Asked Questions

1. When is the promotion period?

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

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

All ICBC Singapore Credit Cards.

3. What are the eligibility criteria for this Promotion?

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/EDM “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.

4. What are the Eligible Spend (“Qualifying Transaction(s)”) for this Promotion?

Please refer to Clause 5 of the Terms and Conditions for a list of exclude transactions.

5. What Gifts can I enjoy under this Promotion?

	Gifts	Maximum Redemptions
1	S\$20 Cashback	Limited to the first 100 cardholders
2	20% Cashback on their “Bus/MRT” transactions from 1 Feb to 30 Jun 2025	Limited to ICBC Mastercard cardholders

These rewards are stackable.

6. What happens if I hold multiple ICBC Credit Cards?

All qualifying transactions will combined across multiple ICBC Credit Cards.

7. Can my Supplementary Cardmember enjoy this Promotion?

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

8. When can I expect to receive the Gifts?

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

9. What Gifts options or combinations am I eligible for if I qualify for this promotion?

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

10. Under what circumstances will I not be entitled to the Promotion?

You will not be eligible for this Cashback Promotion if at the time of fulfillment: -

- a) Your Card Account is not in good standing and is overdue;
- b) Your Card has been reported lost or stolen;
- c) Your Card has been frozen for any reason;
- d) Your Card and/or Card Account is suspended, cancelled or terminated for any reason;
- e) You violated the terms of your ICBC Credit Card Cardmember's Agreement;
- f) We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
- g) You transfer or cancel your new Card before the Cashback credited to you.

All information is correct as of 30 November 2024.

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