

**Frequently Asked Questions regarding ICBC UnionPay Credit Cards SplendorPlus Campaign – Enjoy Additional Cashback on Transactions made in Mainland China (“Promotion”)**

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

This Promotion is valid from 1 January 2025 to 31 March 2025 (both dates inclusive).

**2. What are the Festive Days (“Festive Days”) during the Promotion Period?**

- 27 January 2025 to 5 February 2025
- 17 March 2025 to 21 March 2025

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

- CEA Friends Credit Card
- ICBC UnionPay Dual Currency Credit Card
- ICBC Horoscope Credit Card
- ICBC Student Talent Credit Card

**4. What is this Promotion about?**

Eligible Cardmembers shall receive 1% cashback on their Qualifying Transactions made during the Promotion Period.

Eligible Cardmembers shall receive additional 9% cashback on their Qualifying Transactions made on Festive Days during the Promotion Period. To clarify, Eligible Cardmembers shall receive up to 10% cashback on their Qualifying Transactions made on Festive Days during the Promotion Period.

The Reward is subject to a minimum cashback of S\$1 per month per Principal Card.

The Reward is subject to a maximum cashback of S\$100 per month per Principal Card.

*The cashback awarded is in limited quantities based on a first-come, first-served basis.*

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

Yes, if the Qualifying Transactions made in Mainland China is charged to the supplementary Qualifying Card, the cashback will be reflected on the Principal Card. The Reward is subject to a maximum cashback of S\$100 per month per Principal Card.

**6. Qualifying Transaction (s):**

- Retail transactions done in-stores, online and in-app when payment is made via a Qualifying Card when the Eligible Cardmembers is in Mainland China (excludes Hong Kong SAR, Macau SAR and Taiwan) and charged in Chinese Yuan;
- With transaction date that falls within the Promotion Period (to note: transaction date not posted date);
- Excludes transactions which are subsequently cancelled or refunded;
- Excludes any transactions made through Wechat Pay, AliPay or any other digital wallet; and
- Excludes any transactions under the exclusion categories stated in the Qualifying Card(s) Terms and Conditions.

**7. When will the Cashback be credited?**

The cashback will be awarded to the Qualifying Cardmember within sixty (60) business days from the end of each month.

All information correct as of December 2024.

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