

Terms and Conditions governing ICBC Mastercard® Credit Card – Earn Additional 6% Cashback on STEAM spending (“Promotion”)

Promotion Period:

This Promotion is valid from 20 August 2024 till 30 September 2024 (both dates inclusive).

Promotion Details:

Get additional 6% Cashback on STEAM website and STEAM App spent from 20 August 2024 till 30 September 2024, on top of your usual qualifying card cashback.

Qualifying ICBC Mastercard Credit Cards (“Qualifying Card(s)”):

- a) ICBC Global Travel Mastercard Credit Card
- b) ICBC Chinese Zodiac Credit Card

Eligibility Criteria:

This Promotion is opened to ICBC Mastercard Credit Card Cardmembers of ICBC Singapore who satisfy the eligibility criterias below (“**Eligible Cardmembers**”):

1. your Card account is active and in good standing with ICBC Bank from the start of Promotion Period until point of fulfillment; and
2. you have spent with STEAM website and STEAM App within the Promotion Period.

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 spent with STEAM website and STEAM App within the Promotion Period will get additional 6% Cashback (“**Cashback**”). The maximum amount of Cashback that you may receive under this Cashback Promotion is capped at S\$4.80.
4. Cashbacks are in limited quantity and based on first-come, first-served basis.
5. Eligible Cardmembers who qualify will receive the Cashback the following month after the end of the Promotion Period. As the campaign ends in 30 September 2024, the Cashback will be credited by October 2024.
6. Eligible Cardmembers will get to enjoy Cashback on each card if the cardholder holds both qualifying cards.

Example: the Eligible Cardmember holds the ICBC Global Travel Mastercard Credit Card and the ICBC Chinese Zodiac Credit Card and have spent S\$80 on each card. In total, the cashback earned will be S\$9.60.

7. If the main card cardholder has a supplementary card, the supplementary card will also be eligible for the cashback.

Example: the main card cardholder and the supplementary card cardholder have spent S\$80 on each card. In total, the Cashback earned will be S\$9.60.

8. If the eligible cardholder makes a refund or cancelled the qualifying transaction, the Cashback will not be awarded. If the Cashback is awarded, and the transaction was later refunded or cancelled, the Cashback will be clawed back.
9. The Cashback is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.
10. Qualifying transaction shall refer to STEAM website and STEAM App charged to the Card within the Promotion Period with description of "STEAMGAMES.COM", "STEAM PURCHASE", "PAYPAL_STEAM GAMES" and "PAYPAL *STEAM GAMES" only.
11. Subject to the posting time as above, foreign currency transaction which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the Bank's prevailing foreign currency exchange rates for the purposes of calculating qualifying transaction.
12. 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.
13. 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.
14. 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.
15. We shall not accept any liability in relation to the Cashback offered under this Promotion. We give no representation or warranty with respect to the quality of the Cashback 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 Cashback. 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.
16. By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act 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/>.

17. We reserve the right to replace or substitute the Cashback with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
18. 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.
19. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.
20. 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.
21. 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 2001 to enforce any of these terms and conditions.
22. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
23. 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 August 2024.

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