

ICBC Student Talent Credit Card Activate and Spend: Be rewarded with additional S\$10 cashback campaign (“Promotion”) Frequently Asked Questions

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

This Promotion is valid from 1 August 2024 till 30 November 2024 (both dates inclusive).

2. What is this Promotion?

Eligible Cardmembers who apply for the ICBC Student Talent Credit Card from 1 August 2024 till 30 November 2024 and spend a minimum of **S\$20 in a single transaction (“Qualifying Transaction”)** by 28 February 2025 will be rewarded with S\$10 cashback (**“Prize”**).

3. What are the Qualifying Card under this Promotion?

a) ICBC Student Talent Credit Card

4. What are the eligibility criteria for this Promotion?

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

a) this promotion is applicable to ICBC Student Talent Credit Card Cardholders who applied for the ICBC Student Talent Credit Card from 1 August 2024 till 30 November 2024;

b) your Qualifying Card has to be activated by 28 February 2025;

c) you spend a minimum of S\$20 in a single transaction on your Qualifying Card by 28 February 2025; and

d) your Card account is active and in good standing with ICBC Bank from the start of Promotion Period until point of fulfilment.

5. What prize can I enjoy under this Promotion?

If you meet the eligibility criteria, you will receive S\$10 cashback. Each Eligible Cardmember is entitled to a maximum **ONE (1)** Prize upon meeting the terms and conditions of this Promotion. The S\$10 cashback are in limited quantity and based on first-come, first-served basis.

6. How do I receive the Prize?

Upon satisfying the Eligibility Criteria, the cashback will be credited to the Eligible Cardmember’s Qualifying Card within 45 working days after the end of the month that the Qualifying Transaction was reflected on their Qualifying Card.

7. What is qualifying transaction for this Promotion?

Qualifying transaction shall refer to retail transaction, online transaction and foreign currency transaction charged to the Card and posted during the Promotion Period. For the avoidance of doubt, if transaction was made on 28 February 2025 and posted on 1 March 2025, this transaction would not be considered as qualifying transaction under this Promotion.

8. 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 July 2024.

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