

**Terms and Conditions governing ICBC Mastercard® Credit Card International Women's Day Campaign – Earn Additional S\$18 Cashback ("Promotion")**

**Promotion Period:**

This Promotion is valid from 8 March 2024 till 10 March 2024 (both transaction dates inclusive).

**Promotion Details:**

Get additional S\$18 cashback when you make a minimum spend of S\$380 in a single transaction from 8 March till 10 March 2024, on top of your usual qualifying card cashback.

**Qualifying ICBC Mastercard Credit Cards ("Qualifying Card(s)"):**

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

**Eligibility Criteria:**

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

- 1. this Promotion is applicable to ICBC Mastercard Credit Card Cardholders

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

To clarify, if both the main card cardholder and the supplementary card cardholder receive the invitation SMS from ICBC, both cardholders get to enjoy the S\$18 cashback.

*Example: The invited main card cardholder and the invited supplementary card cardholder made a minimum spend of S\$380 each. In total, the cashback earned will be S\$36.*

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

10. Qualifying transaction shall refer to retail transaction, online transaction and foreign currency transaction charged to the Card.

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. Qualifying transaction excludes the following 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
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
7995	Betting/Casino Gambling
8062	Hospitals
8211	Elementary, Secondary Schools
8220	Colleges, Universities
8241	Correspondence Schools
8244	Business/Secretarial Schools

- p) any transactions as may be prescribed or amended by ICBC Singapore from time to time, without prior notice or being liable to cardholders.
13. 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.
14. 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.
15. 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.
16. 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.
17. By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act 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/>.
18. We reserve the right to replace or substitute the Prize with any other gifts of equal or similar value

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.

22. 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.
23. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
24. 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 March 2024.

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