

Terms and Conditions governing ICBC Festive Spend and Get S\$120 Cashback
("Promotion")

Promotion Period:

This Promotion is valid from 1 December 2025 to 28 February 2026 (both dates inclusive).

Promotion Details:

Top 25 spenders with a minimum spend of S\$19,500 from 1 December 2025 to 28 February 2026 will be rewarded with S\$120 Cashback.

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

All Credit Cards issued by ICBC Singapore branch

Eligibility Criteria:

This Promotion is open to selected ICBC Credit Cards Cardmembers ("**Eligible Cardmembers**") who satisfy the eligibility criteria below:

- a) you are an existing customer that holds a Qualifying Card issued by ICBC Singapore, and your card account is satisfactorily conducted and remains active;
- b) you have been invited to participate in this Promotion via SMS sent to you directly by ICBC Singapore to your registered mobile number with ICBC Singapore ("Registered Number") or/and via email ("EDM") to your registered email address; and
- c) you meet the minimum spend amount in qualifying transactions on your Qualifying Card(s) within the Promotion Period and is one of the top spenders.

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 only.
- 3. This promotion is applicable to ICBC Credit Cards Cardmembers who received an invitation SMS/EDM from ICBC. Please note that the promotion is not transferable. Cardmembers are assigned to a designated spending tier based on predetermined criteria, and tier changes are not permitted.
- 4. Eligible Cardmembers who satisfy the Eligibility Criteria and who is one of the top 25 spenders with highest spend amount which is not less than the minimum spend amount of S\$19,500 in qualifying transactions during the Promotion Period is entitled to receive S\$120 Cashback.
- 5. Each Eligible Cardmember is entitled to a maximum ONE (1) Cashback upon meeting the terms and conditions of this Promotion. For the avoidance of doubt, you will not be eligible to participate in any other concurrence tactical promotions unless otherwise stated.

6. Eligible Cardmembers who qualify will receive the Cashback within sixty (60) working days after the end of Promotion Period.
7. If the Eligible Cardmembers 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.
8. The Cashback is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.
9. All qualifying transactions charged to the supplementary card will be calculated as qualifying transactions under the principal card.
10. In the event that the Eligible Cardmember holds more than one (1) Qualifying Card(s), the qualifying transactions across all Qualifying Card(s) will be combined to determine the total spend amount in qualifying transactions.
11. In the event that an Eligible Cardmember qualifies for more than one (1) ICBC promotion, the reward shall be determined by ICBC Singapore accordingly at its absolute discretion.
12. Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Qualifying Card and posted within the Promotion Period. For the avoidance of doubt, if transaction was made on or before 28 February 2026 and posted on 1 March 2026, this transaction would not be considered as qualifying transaction under this Promotion.
13. Subject to the posting time as above, foreign currency transactions 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 transactions.
14. Qualifying transactions excludes the following transactions:
 - a) all cash advances, fees and charges;
 - b) annual fees, interests, late payment fees and charges, goods and services taxes or any other fees and charges incurred as a result of using the Credit Card;
 - c) any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL* BIZCONSULTA, PAYPAL* OANDAASIAPA, PAYPAY* CAPITALROYA, Saxo Cap Mkts Pte Ltd, SKR*SKRILL.COM, and GRABPAY TOP UP;
 - d) any securities brokers, dealers, trading, or forex related transactions;
 - e) any payment of insurance premiums;
 - f) any real estate related transactions;
 - g) school fees or any other education related fee transactions;
 - h) any AXS transactions;
 - i) any tax payments;
 - j) any transaction subsequently cancelled, void or reversed;

- k) any payment for any outstanding balance owing on the Credit Card account from previous and/or other months;
- l) any POI funding transactions;
- m) any disputed transactions;
- n) any tax refunds credited into the Credit Card account (including Supplementary Credit Card account);
- o) any payment made with the following Merchant Category Code ("**MCC**"); and

MCC	Description
4829	Wire Transfer/Money Orders
4900	Utilities - Electric, Gas, Heating Oil, Sanitary and Water
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
7523	Automobile Parking Lots and Garages
7995	Betting/Casino Gambling
8062	Hospitals
8211	Elementary, Secondary Schools
8220	Colleges, Universities
8241	Correspondence Schools
8244	Business/Secretarial Schools
8249	Vocational/Trade Schools

8299	Educational Services
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8699	Organizations, Membership (Not Elsewhere Classified)
9211	Court Costs, Including Alimony and Child Support - Courts of Law
9222	Fines - Government Administrative Entities
9223	Bail and Bond Payments
9311	Tax Payments - Government Agencies
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only
9498	Credit Card Payment

p) any transactions as may be prescribed or amended by ICBC from time to time, without prior notice or being liable to Cardmembers.

15. 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.
 - g) you have not been invited to participate in this Promotion by ICBC Singapore.
16. 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.
17. 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.
18. 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.

19. 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/>.
20. 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.
21. 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.
22. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.
23. These Terms and Conditions are to be read together with our prevailing ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreements**") (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.
24. 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.
25. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
26. 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 November 2025.

(End of Page)