

**ICBC Friendship Credit Card - Earn Additional 3% Cashback at China Mobile CMLink Singapore ("Promotion") Frequently Asked Question**

**1. When is the Promotion Period ("Promotion Period")?**

This Promotion is valid from 1 January to 31 December 2026 (both dates inclusive).

**2. What are the qualifying cards ("Qualifying Card(s)") under this Promotion?**

ICBC Friendship Credit Card

**3. What are the eligibility criteria for this Promotion?**

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

- a) You have made a minimum spend of S\$20 for any 3 months at China Mobile CMLink Singapore within the Promotion Period; and
- b) Your card account is active and in good standing with ICBC Bank from the start of Promotion Period until point of fulfillment.

**4. What is the minimum spending required to be entitled to this Cashback Promotion?**

There is a minimum spend of S\$20 for any 3 months at China Mobile CMLink Singapore.

**5. What is the maximum amount of Cashback I can receive under this Cashback Promotion?**

The maximum amount of Cashback you can receive under this Cashback Promotion is capped at S\$10 per card, one time only.

**6. What are the Qualifying Transactions under this Cashback Promotion?**

You have made a minimum spend of S\$20 for any 3 months at China Mobile CMLink Singapore within the Promotion Period. The cashback will be awarded to the Qualifying Cardmember within sixty (60) business days during promotion period.

**7. 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 January 2026.

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