

ICBC Friendship Credit Card - Earn Additional 3.5% Cashback at China Mobile CMLink Singapore (“Promotion”) Frequently Asked Question

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

This Promotion is valid from now till 31 December 2025.

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\$7 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 credited to your card account after the Promotion Period, in the following month.

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 September 2025.

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