

**Terms and Conditions governing ICBC Friendship Credit Card Earn
Additional 3.5% Cashback at China Mobile CMLink Singapore ("Promotion")**

Promotion Period:

This Promotion is valid from now till 31 December 2025.

Promotion Details:

Receive Additional 3.5% Cashback with a min. spend of S\$20 for any 3 months at China Mobile CMLink Singapore from now till 31 December 2025, on top of your usual qualifying card cashback.

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

ICBC Friendship Credit Card

Eligibility Criteria:

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

1. you have made a minimum spend of S\$20 for any 3 months at China Mobile CMLink Singapore within the Promotion Period; and (please refer to the selected MCC on clause 11 below); and
2. your card account is active and in good standing with ICBC Bank from the start of Promotion Period until point of fulfillment.

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.
3. Eligible Cardmembers who successfully charged a minimum of S\$20 for any 3 months at China Mobile CMLink Singapore within the Promotion Period will receive additional 3.5% cashback per card, one time only. ("**Cashback**").
4. Cashbacks are in limited quantity and based on first-come, first-served basis.
5. Eligible Cardmembers who qualify will receive the cashback after event end, the Cashback will be credited to your card account in the following month.
6. If the main card cardholder has a supplementary card, the supplementary card will also be eligible for the cashback.

Example: the main card cardholder and the supplementary card cardholder made a minimum spend of S\$20 for any 3 months each. In total, the cashback earned will be S\$14.

7. 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.

8. The cashback is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.
9. Qualifying transaction shall refer to retail transaction, online transaction and foreign currency transaction charged to the Card.
10. 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.

11. Qualifying transaction includes the following transactions:
 - a) any payment made with the following Merchant Category Code ("**MCC**"); and

MCC	Description
04814	China Mobile International Singapore SGP

- b) any transactions as may be prescribed or amended by ICBC Singapore from time to time, without prior notice or being liable to cardholders.
12. 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.
13. 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.
14. 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.
15. 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/>.
16. 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.
17. 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.

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

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