

## ICBC FRIENDSHIP CREDIT CARD PROGRAMME FREQUENTLY ASKED QUESTIONS (“FAQ”)

### 1. What are the Cashback available under Student Talent Credit Card?

Cardmembers will be entitled to receive unlimited 1.6% Cashback (“Cashback”) on all Local and Overseas Qualifying Transactions (“Qualifying Transactions”) charged to their ICBC Friendship UnionPay Credit Card during the relevant calendar month. There is no minimum spending required to earn Cashback and no cap in the amount of Cashback a Cardmember can earn each month.

### 2. What are considered qualifying transactions?

Qualifying transactions shall refer to retail transactions with transaction date falling within the relevant calendar month and successfully posted at the time of fulfillment. Kindly refer to the ICBC Friendship Credit Card Terms and Conditions for transactions that are excluded from earning cashback.

### 3. How do I earn Cashback on transactions on overseas qualifying transactions?

Qualifying Transactions made in foreign currency will be converted to SGD at the prevailing foreign exchange rate as determined by ICBC at its absolute discretion for the calculation of cashback.

### 4. Under what circumstances will I not be entitled for this Cashback?

You will not be eligible for this Cashback Rewards if at the time of fulfillment:

- a) your Card Account is not in good standing and is overdue;
- b) your Card has been reported lost or stolen;
- c) your Card has been frozen for any reason;
- d) your Card is cancelled or terminated for any reason;
- e) you violated the terms of your ICBC Credit Card Cardmember’s Agreement;
- f) we believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorised;
- g) you transfer or cancel your Card and/or Card Account before the Cashback Rewards is credited to you.

### 5. When can I expect to receive the Cashback?

Cashback will be credited into the Card Account within thirty (30) business days from the last day of the month.

**6. How can I use the Cashback Rewards?**

Cashback earned in the relevant calendar month shall only be used to offset Singapore dollar transactions incurred in the following twelve (12) months.

**7. Do the cancelled, void or reversed transactions affect how much Cashback I will be entitled to?**

Yes. Transactions that are cancelled, void or reversed transactions will not be considered a Qualifying Transaction for calculating the entitled Cashback. ICBC Bank reserves the rights to revoke, deduct, or make adjustments to the Cashback if a Qualifying Transaction is subsequently cancelled, void or reversed.

Information correct as at September 2025.

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