

TERMS AND CONDITIONS GOVERNING ICBC HOROSCOPE CREDIT CARD PROGRAMME

The ICBC Horoscope Credit Card Programme (“**Programme**”) provides cashback to all eligible ICBC Horoscope Credit Card Cardmembers (“**Cardmembers**”) that spend on their ICBC Horoscope Credit Card (“**Card**”) issued by ICBC Singapore Branch, subjected to the Terms and Conditions set out below by Industrial and Commercial Bank of China Limited Singapore Branch (“**ICBC Bank**”).

By participating in this Programme, Cardmembers agree to be bound by the Terms and Conditions hereunder.

1. Cashback

1.1 Cardmembers will be entitled to unlimited Cashback (“**Cashback**”) on all Local and Overseas Qualifying Transactions (as defined below) charged to their ICBC Horoscope Credit Card during the relevant calendar month. Actual overall cashback will vary depending on the criteria Cardmembers meet.

1.2 There is no minimum spending required to earn cashback.

1.3 There is no cap in the amount of Cashback a Cardmember can earn each month.

1.4 Cardmembers will be entitled to the following unlimited Cashback based on the Qualifying Transactions charged to their ICBC Horoscope Credit Card during the relevant calendar month:

a) 3% Cashback on all Qualifying Transactions made in foreign currencies (excluding Singapore Dollars) in any country, including Singapore (“**Overseas Qualifying Transactions**”).

b) 2% Cashback on all Qualifying Transactions made in Singapore Dollars under the relevant MCC (defined below); and

c) 1% Cashback on all other Qualifying Transactions made in Singapore Dollars, excluding transactions stated under clause 1.5.

For the avoidance of doubt, Cardmembers will be entitled to 2% Cashback on Qualifying Transactions made at retail establishments classified under the Merchant Category Codes (“**MCC**”) listed below. All other Qualifying Transactions made in Singapore Dollars that do not fall within the specified MCCs, and excluding transactions stated in clause 1.5, will be eligible for unlimited 1% Cashback.

2% Cashback Category	Merchant Category Code (MCC)	Description
Clothes, Shoes, and Bags	MCC 5611	Men's and Boys' Clothing and Accessories Stores
	MCC 5621	Women's Ready to Wear Stores
	MCC 5631	Women's Accessory and Specialty Stores
	MCC 5641	Children's and Infants' Wear Stores
	MCC 5651	Family Clothing Stores
	MCC 5661	Shoe Stores
	MCC 5691	Men's and Women's Clothing Stores
	MCC 5699	Miscellaneous Apparel and Accessory Shops
Department and Retail Stores	MCC 5311	Department Stores
	MCC 5912	Drug Stores and Pharmacies
F&B and Dining	MCC 5811	Caterers
	MCC 5812	Eating Place and Restaurants
	MCC 5813	Bar, Cocktail Lounges, Discotheques, Nightclubs and Taverns-Drinking Places (Alcoholic Beverages) (eg., Zouk, Altimate, etc)
	MCC 5814	Fast Food Restaurants (eg., McDonalds, KFC, BurgerKing, Subway, etc)
	MCC 5462	Bakeries

1.5 Qualifying Transactions shall refer to retail transactions with transaction date falling within the relevant calendar month and successfully posted at the time of fulfillment, and shall exclude 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 Bill Payment

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

1.6 The Merchant's registered MCC may not always correspond with its nature of business. Further, the assignment of the MCC for each Merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct MCC. ICBC shall not be held responsible for any incorrect assignment of the MCC that may result in non-posting of the Cashback Rewards for Qualifying Transactions.

1.7 In the event of an ambiguity, ICBC Bank reserves the right to determine whether the particular transaction is a Qualifying Transaction. The decision shall be final and conclusive.

1.8 Each eligible Principal Cardmember is only entitled to one (1) Cashback per calendar month.

1.9 All Qualifying Transactions charged to the Supplementary Card will be calculated as a Qualifying Transaction of the Principal Credit Card Cardmember.

1.10 ICBC Bank reserves the rights to revoke, deduct, or make adjustments to the cashback if a Qualifying Transaction is subsequently cancelled, void or reversed.

1.11 All Qualifying Transactions will be rounded down to the nearest dollar for calculation of Cashback entitlement. The Cashback will be awarded in Singapore Dollars.

1.12 All Overseas Qualifying Transactions shall be converted to Singapore dollars at the prevailing foreign exchange rates as determined by ICBC at its absolute discretion for the calculation of Cashback entitlement.

1.13 Cashback Rewards will be credited into the Card Account within thirty (30) business days from the end of each month. Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.

1.14 Cashback Rewards must be utilised within twelve (12) months from the date it is credited into the Card Account, failing which ICBC reserve the right to forfeit the unused portion of the Cashback Reward awarded, and you hereby irrevocably authorise us to debit your Singapore Dollar Card Account for the unused Cashback Rewards.

1.15 In the event that a Principal Cardmember or Supplementary Cardmember's Card is no longer in good standing, or in circumstances otherwise determined by us as not eligible, we shall reserve the right to debit and set off the Cashback from your ICBC Credit Card or any other accounts you may have with us.

1.16 Unless otherwise stated, this Cashback Programme cannot be combined with other Cashback Programme.

1.17 You will not be eligible for the Cashback Programme 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 unauthorized; or
- g) you transfer or cancel your Card before the Cashback is credited to you.

1.18 Cashback withdrawn from your Card Account will be treated as a cash advance, and interest, fees and charges will be applicable.

1.19 Cashback are neither transferable nor exchangeable for credits, other gifts or otherwise refundable in part or in full.

1.20 ICBC Bank 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 thereby affecting the Cardmember's eligibility for the Cashback Rewards.

1.21 ICBC Bank reserve the right to replace or substitute this Cashback Rewards with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.

1.22 ICBC Bank 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 the Cashback Programme, including but not limited to the Qualifying Transactions.

1.23 ICBC Bank reserve the right to terminate this Cashback Programme without prior notice to you, and accept no liability for such termination.

1.24 ICBC Bank's decision in all matters arising from this Cashback Programme is final, conclusive and binding on all participating Cardmembers.

2. General

2.1 These Terms and Conditions are to be read together with our ICBC Credit Card Cardmember's Agreement ("**Cardmember's Agreement**"). In the event of inconsistencies between these terms and the Cardmember's Agreement, these terms shall prevail only to the extent of such inconsistency.

2.2 These Terms and Conditions are governed by Singapore law and by participating in this Cashback Programme; you agree to submit to the non-exclusive jurisdiction of the Singapore courts. A person not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce these Terms and Conditions.

2.3 The promotional materials may be made available in English and Chinese, in the event of inconsistency, the English version shall prevail.

Information correct as at October 2025

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