

Terms and Conditions governing ICBC UnionPay Credit Cards SplendorPlus Campaign – Enjoy Additional Cashback on Transactions made in Mainland China (“Promotion”)

1. Promotion Period:

This Promotion is valid from 1 July 2025 to 31 December 2025 (both dates inclusive) or such other period as may be determined by Industrial and Commercial Bank of China Limited Singapore Branch (“ICBC”) in its absolute discretion (“**Promotion Period**”).

2. Qualifying ICBC UnionPay Credit Cards (“Qualifying Card(s)”):

- CEA Friends Credit Card
- ICBC UnionPay Dual Currency Credit Card
- ICBC Horoscope Credit Card
- ICBC Student Talent Credit Card

3. Eligibility Criteria:

This Promotion is open to ICBC UnionPay Credit Card Cardmembers of ICBC Singapore who satisfy the eligibility criteria below (“**Eligible Cardmembers**”):

3.1 You are an individual that holds a Qualifying Card, and your card account is satisfactorily conducted and remains active; and

3.2 You have made at least one Qualifying Transaction (defined below) during the promotion period.

4. (“Qualifying Transaction(s)”) refer to:

4.1 Retail transactions done in-stores, online and in-app when payment is made via a Qualifying Card when the Eligible Cardmembers is in Mainland China (excludes Hong Kong SAR, Macau SAR and Taiwan) and charged in Chinese Yuan;

4.2 With transaction date that falls within the Promotion Period (to note: transaction date not posted date);

4.3 Excludes transactions which are subsequently cancelled or refunded;

4.4 Excludes any transactions made through Wechat Pay, AliPay or any other digital wallet; and

4.5 Excludes any transactions under the exclusion categories stated in the Qualifying Card(s) Terms and Conditions.

5. Promotion Mechanics:

Eligible Cardmembers shall receive 1% cashback (“**Reward**”) on their Qualifying Transactions made during the Promotion Period.

Eligible Cardmembers shall receive additional 9% cashback (“**Reward**”) on their Qualifying Transactions made on Festive Days (“**Festive Days**”) during the Promotion Period. To clarify, Eligible Cardmembers shall receive up to 10% cashback on their Qualifying Transactions made on Festive Days during the Promotion Period.

The Reward is subject to a minimum cashback of S\$1 per month per Principal Card.

The Reward is subject to a maximum cashback of S\$100 per month per Principal Card.

Illustration (for illustration purposes only):

	Cashback Awarded
Promotion Period	1%
Festive Days during Promotion Period	1% + 9% (up to 10%)

Example: An Eligible Cardholder spends S\$1,000 in e.g., November 2025 and S\$1,000 on the Festive Days in e.g., November 2025, the maximum cashback he/she will be awarded will be capped at S\$100.

The cashback earned under this Promotion is on top of the Eligible Cardmember usual Qualifying Card(s) cashback.

6. Festive Days:

15 September 2025 to 15 October 2025	31 Days
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ICBC shall reserve the rights to amend the additional 9% cashback dates at any time without notice.

For avoidance of doubt, the transaction has to be made on the Festive Days to be eligible for the additional 9% cashback. If the transaction is made before or after the Festive Days within the Promotion Period, but posted on the Festive Days, the Eligible Cardholder will only receive 1% Cashback.

7. Reward:

7.1 The cashback awarded is in limited quantities based on a first-come, first-served basis;

7.2 The cashback will be awarded in SGD and rounded down to the nearest cent. Qualifying Transactions made will be converted to SGD at the prevailing foreign exchange rate as determined by ICBC at its absolute discretion for the calculation of cashback; and

7.3 The cashback will be awarded to the Qualifying Cardmember within sixty (60) business days from the end of each month.

8. ICBC Singapore Terms and Conditions

8.1 By participating in this Promotion, you agree to the terms and conditions set out below (including any amendments to the terms after this).

8.2 If the Qualifying Transactions made in Mainland China is charged to the supplementary Qualifying Card, the Reward will be reflected on the Principal Cardholder account.

8.3 In the event of a refund and/or return amount, ICBC and UnionPay reserve the rights to clawback the Reward that was awarded.

8.4 The reward is not awarded if the Eligible Cardmember is not in Mainland China. For clarification, online purchases made in Singapore on a China merchant (e.g, Taobao) will not be eligible for the reward.

8.5 The reward is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.

8.6 Qualifying transactions has to be made during the Promotion Period. For the avoidance of doubt, if transaction was made on 1 January 2026, this transaction would not be considered as Qualifying Transaction under this Promotion.

8.7 In the event that an Eligible Cardmember qualifies for more than one (1) ICBC promotion, the reward shall be determined by ICBC Singapore accordingly at its absolute discretion.

8.8 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.

8.9 ICBC 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 ICBC as not eligible for the Promotion.

8.10 ICBC 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 charging of the transactions thereby affecting your eligibility for this Promotion.

8.11 The eligibility of any Eligible Cardmembers to participate in this Promotion and/or receive any Reward shall be determined at the absolute discretion of ICBC. The decision shall be final and conclusive.

8.12 In the event of any ambiguity, ICBC retains the right to determine whether a transaction qualifies as a Qualifying Transaction at the absolute discretion of ICBC. The decision shall be final and conclusive.

8.13 In the event of any errors not limited to the computation of Reward, ICBC is entitled to rectify the error without prior notice and without any liability to any person. The decision shall be final and conclusive.

8.14 By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act (Cap.26 of 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/>.

8.15 ICBC and UnionPay 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.

8.16 ICBC and UnionPay reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.

8.17 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.

8.18 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.

8.19 ICBC decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.

8.20 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 September 2025
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