

**ICBC Mastercard® Credit Card Overseas Top 20 Spenders: Be Rewarded with
Commonwealth Concepts Dining Vouchers (“Promotion”)
Frequently Asked Question**

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

This Promotion is valid from 1 December 2025 till 31 December 2025 (both dates inclusive).

To note: the promotion is based on posted date.

2. What are the qualifying cards (“Qualifying Card(s)”) under this Promotion?

- a) ICBC Global Travel Mastercard Credit Card
- b) ICBC Chinese Zodiac Credit Card

3. What is this promotion about?

Top 20 spenders who have charged the Qualifying Transaction(s) in foreign currency from 1 December 2025 till 31 December 2025 on the Qualifying Card will be rewarded with **S\$50 worth of Commonwealth Concepts dining vouchers.**

4. What are the eligibility criteria for this Promotion?

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

- you are an individual who holds ICBC Mastercard Credit Card (ICBC Global Travel Mastercard Credit Card or ICBC Chinese Zodiac Credit Card) issued by ICBC Singapore (“**Card**”);
- your Card account is satisfactorily conducted and remains active; and
- you are among the top 20 Eligible Cardmembers with the highest amount charged to the Card of qualifying transactions within the Promotion Period.

5. How do I redeem the Gift?

The physical vouchers/electronic vouchers will be sent out via post/email within sixty (60) working days after the end of the Promotion Period. All email or post will be directed to the Eligible Principal Cardmembers’ email or mailing address in ICBC Singapore’s records.

6. Can my Supplementary Cardmember enjoy this Promotion?

Yes, all qualifying transactions charged under the supplementary card will be calculated as qualifying transaction under the principal card.

7. Will the qualifying transactions across my Qualifying Card(s) be combined for the purposes of this Promotion?

Yes. Qualifying transactions across all Qualifying Card(s) during the Promotion Period will be combined to determine the total spend amount in qualifying transactions. For example, if you have one ICBC Global Travel Mastercard Credit Card and one ICBC Chinese Zodiac Credit Card, we will calculate both your credit cards’ total qualifying transactions.

8. 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:

- your Qualifying Card is not in good standing and is overdue;
- your Qualifying Card has been reported lost or stolen;
- your Qualifying Card has been frozen for any reason;
- your Qualifying Card and/or card account is suspended, cancelled or terminated for any reason during the Promotion Period;
- you violated the terms of your ICBC Credit Card Cardmember's Agreement; or
- we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized.

All information correct as of November 2025.

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