

**Terms and Conditions governing ICBC Mastercard® Credit Card Overseas Top 20 Spenders:
Be Rewarded with Commonwealth Concepts Dining Vouchers("Promotion")**

Promotion Period:

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

To note: the promotion is based on posted date.

Promotion Details:

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

Qualifying ICBC Mastercard Credit Card ("Qualifying Card(s)"):

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

Eligibility Criteria:

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

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

Eligible Spend ("Qualifying Transaction(s)"):

1. Refers to retail transaction(s) charged to your Qualifying Card in foreign currency (to clarify, if the cardholder is overseas but the transaction was charged in Singapore Dollars (SGD), the transaction will not be eligible);
2. For the avoidance of doubt, if transaction was made on 31 October 2025 and posted on 1 November 2025, this transaction would not be considered as qualifying transaction under this Promotion; and
3. Qualifying transactions charged in foreign currency excludes 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 Payment

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

Please note:

1. *Merchant's terms and conditions apply.*
2. *Mastercard does not assume any responsibility for any products and services offered under the Promotion. The products and services have not been certified by Mastercard and under no circumstances shall the inclusion of any product or service in the Promotion to be construed as an endorsement or recommendation of such product or service by Mastercard.*

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. The top 20 spenders with the highest spend amount in Qualifying Transaction in foreign currency during the Promotion Period will be rewarded with S\$50 worth of Commonwealth Concepts dining vouchers.
4. Each Eligible Cardmember is entitled to a maximum **ONE (1)** Gift upon meeting the terms and conditions of this Promotion.
5. 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.
6. In the event that the Eligible Cardmember holds more than one (1) Qualifying Card(s), the qualifying transactions across all Qualifying Card(s) will be combined to determine the total spend amount in qualifying transactions.
7. 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.
8. All qualifying transactions charged under the supplementary card will be calculated as qualifying transactions under the principal card.
9. The Gift is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.

10. 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.
11. 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.
12. 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.
13. We shall not accept any liability in relation to the Gift offered under this Promotion. We give no representation or warranty with respect to the quality of the Gift or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim, or damage suffered or incurred from or in connection with the Promotion and/or redemption or use of the Gift. Any dispute about the same must be resolved directly with the merchant. We shall not be responsible for any loss, injury, claim, or damage suffered or incurred as result of the merchant's goods and services.
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/>.
15. We reserve the right to replace or substitute the Gift with any other gifts of equal or similar value of our choice at any time, without notice or assigning any reason thereof.
16. 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.
17. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.
18. 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.
19. 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 (Cap 53B) to enforce any of these terms and conditions.

20. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
21. 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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