

Frequently Asked Questions regarding ICBC UnionPay Credit Cards SplendorPlus Campaign – Enjoy Additional Cashback on Transactions made in Mainland China (“Promotion”)

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

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

2. What are the Festive Days (“Festive Days”) during the Promotion Period?

- 15 September 2025 to 15 October 2025
- 18 December 2025 to 31 December 2025

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

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

4. What is this Promotion about?

Eligible Cardmembers shall receive 1% cashback 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.

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

5. Can my Supplementary Cardmember enjoy this Promotion?

Yes, if the Qualifying Transactions made in Mainland China is charged to the supplementary Qualifying Card, the cashback will be reflected on the Principal Card. The Reward is subject to a maximum cashback of S\$100 per month per Principal Card.

6. Qualifying Transaction (s):

- 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;
- With transaction date that falls within the Promotion Period (to note: transaction date not posted date);
- Excludes transactions which are subsequently cancelled or refunded;
- Excludes any transactions made through Wechat Pay, AliPay or any other digital wallet; and
- Excludes any transactions under the exclusion categories stated in the Qualifying Card(s) Terms and Conditions.

7. When will the Cashback be credited?

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

All information correct as of November 2025.

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