

ICBC Mastercard® Credit Card Top Shoppers: Be rewarded with a High Tea Experience at The Marmalade Pantry for 2 pax ("Promotion") Frequently Asked Question

1. When is the Promotion Period ("Promotion Period")?

This Promotion is valid from 1 January 2025 till 31 March 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?

During the promotion period, the top 40 shoppers with the eligible spend from 1 January 2025 till 31 March 2025 will be rewarded with a High Tea Experience at The Marmalade Pantry for 2 pax worth S\$78++.

Eligible spend refers to retail transactions that falls within the Merchant Category Codes (MCCs) stated below:

	MCC	Description
1	MCC 5262	Marketplaces
2	MCC 5309	Duty Free Stores
3	MCC 5310	Discount Stores
4	MCC 5311	Departmental Stores
5	MCC 5331	Variety Stores
6	MCC 5611	Men's and Boys' Clothing and Accessories Stores
7	MCC 5621	Women's Ready to Wear Stores
8	MCC 5631	Women's Accessory and Specialty Stores
9	MCC 5641	Children's and Infants' Wear Stores
10	MCC 5651	Family Clothing Stores
11	MCC 5655	Sports and Riding Apparel Stores
12	MCC 5661	Shoe Stores
13	MCC 5691	Men's and Women's Clothing Stores
14	MCC 5699	Miscellaneous Apparel and Accessory Shops
15	MCC 5941	Sporting Goods Stores
16	MCC 5948	Luggage or Leather Goods Stores

For clarification: the transaction(s) has/have to fall within the above stated MCCs to be eligible for the campaign.

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 40 Eligible Cardmembers with the highest amount charged to the Card of qualifying transactions within the Promotion Period.

5. What prize can I enjoy under this Promotion?

If you meet the eligibility criteria, you will enjoy a High Tea Experience at The Marmalade Pantry for 2 pax worth S\$78++.

6. 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.

7. 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.

8. 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.

9. 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 Jan 2025.

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