

ICBC Mastercard® Credit Card Shopping Spend Top 10 Spenders: Be rewarded with a Perfume Workshop at Scentopia for 2 Pax (“Promotion”)
Frequently Asked Question

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

This Promotion is valid from 1 July 2026 to 31 August 2026 (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 10 spenders on eligible shopping spend with a minimum spend of S\$5,000.00 in Qualifying Transactions from 1 July 2026 to 31 August 2026 will be rewarded with a **Perfume Workshop at Scentopia for 2 Pax**.

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

Merchant Category Code (MCC)	Description
MCC 5262	Marketplaces
MCC 5309	Duty Free Stores
MCC 5310	Discount Stores
MCC 5311	Departmental Stores
MCC 5331	Variety Stores
MCC 5399	Miscellaneous General Merchandise Stores
MCC 5611	Men’s and Boys’ Clothing and Accessories Stores
MCC 5621	Women’s Ready to Wear Stores
MCC 5631	Women’s Accessory and Specialty Stores
MCC 5641	Children’s and Infants’ Wear Stores
MCC 5651	Family Clothing Stores
MCC 5655	Sports and Riding Apparel Stores
MCC 5661	Shoe Stores
MCC 5691	Men’s and Women’s Clothing Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops
MCC 5733	Music Stores-Musical Instruments, Pianos and Sheet Music
MCC 5734	Computer Software Stores
MCC 5735	Record Shops
MCC 5712	Furniture, Home Furnishings, and Equipment Shops, Except Appliances
MCC 5732	Electronics Shops
MCC 5912	Drug Stores and Pharmacies
MCC 5941	Sporting Goods Stores
MCC 5942	Book Stores
MCC 5943	Office, School Supply and Stationery Stores
MCC 5944	Clock, Jewelry, Watch and Silverware Stores
MCC 5945	Game, Toy and Hobby Shops
MCC 5948	Luggage or Leather Goods Stores
MCC 5977	Cosmetics Shops

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 10 Eligible Cardmembers with the highest amount of Eligible Spend charged to the Card (minimum spend of S\$5,000.00) 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 June 2026.

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