

Terms and Conditions governing ICBC Mastercard® Credit Card Shopping Spend Top 10 Spenders: Be Rewarded with a Perfume Workshop at Scentopia for 2 Pax (“Promotion”)

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.

Promotion Details:

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.

Qualifying ICBC Mastercard Credit Cards (“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 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 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.

Eligible Spend (“Qualifying Transaction(s)”):

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.

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 10 spenders with the highest spend amount in qualifying transactions (minimum spend of S\$5,000.00) during the Promotion Period will be rewarded with a Perfume Workshop at Scentopia for 2 Pax ("**Gift**").
4. Each Eligible Principal Cardmember will be entitled to only ONE (1) Gift for any Top Spenders Campaign held from 1 May 2026 to 30 April 2027. In the event that an Eligible Principal Cardmember qualifies for more than one promotion during this period, he/she will still be awarded only ONE (1) Gift, at the absolute discretion of ICBC.
5. 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.
6. 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. All qualifying transactions charged under the supplementary card will be calculated as qualifying transactions under the principal card.
8. The Gift is neither transferable nor exchangeable for cash, credits, other gifts or otherwise refundable in part or in full.

9. Foreign currency transaction(s) which is denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the Bank's prevailing foreign currency exchange rates for the purposes of calculating qualifying transaction(s).
10. Qualifying transactions shall refer to retail transactions, online transactions and foreign currency transactions charged to the Card and posted during the Promotion Period. For the avoidance of doubt, if transaction was made on 31 August 2026 and posted on 1 September 2026, this transaction would not be considered as qualifying transaction under this Promotion.
11. 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.
12. 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.
13. 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.
14. 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.
15. By participating in this Promotion, participating cardmembers consent under the Personal Data Protection Act 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/>.
16. 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.
17. 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.
18. We reserve the right to terminate this Promotion without prior notice to you and accept no liability for such termination.

19. 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.
20. 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 2001 to enforce any of these terms and conditions.
21. Our decision in all matters arising from this Promotion is final, conclusive, and binding on all participating cardmembers.
22. 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 June 2026.
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