

## ICBC (USA) UnionPay Card Categorical Cashback Promotion of 2021

### - Promotion Highlights, Rules and Disclaimers -

#### How to Apply for ICBC USA UnionPay Credit Card:

- Email us at [Cardinfo@icbc-us.com](mailto:Cardinfo@icbc-us.com) and indicate which product (Preferred or Premier) you'd like to apply;
- Call us at **212-238-8300** Monday to Friday from 9am to 5pm Eastern Time (except public holidays) and ask for an application;
- Visit one of our branches to apply in person. For the list of branches, please visit [www.icbc-us.com](http://www.icbc-us.com)

During the application process we may ask you to provide copy of valid ID and/or other supporting documents. To learn more about the features and benefits of ICBC USA's UnionPay card, please visit [www.icbc-us.com](http://www.icbc-us.com), go to Products & Services, and select Credit Cards.

Only U.S. Citizens and Permanent Residents are eligible to apply for ICBC USA UnionPay cards.

Only existing ICBC USA customers are eligible to apply for any credit card. New customers with no prior banking relationships may open a deposit account to be eligible to apply for the credit card.

#### Promotion Highlights:

##### Additional Cashback on Selected Merchant Categories

From June 14, 2021 to December 31, 2021, ICBC (USA) UnionPay credit card holders receive additional cashback when using their UnionPay card to shop at the following merchants or merchant categories:

Merchant Category	Valid Period	% Of Additional Cashback	Maximum Earning
Supermarkets	6/14/2021 thru 6/30/2021	<ul style="list-style-type: none"> <li>• ICBC Premier UnionPay Platinum Card earns an additional 6% on top of the 1.5% unlimited regular cashback</li> <li>• ICBC Preferred UnionPay Gold Card earns an additional 4% on top of the 1% unlimited regular cashback</li> </ul>	<ul style="list-style-type: none"> <li>• Each Premier UnionPay Platinum Card may earn up to \$600 in additional cashback during this period</li> <li>• Each Preferred UnionPay Gold Card may earn up to \$300 in additional cashback during this period</li> </ul>
Online Food Delivery App and Grocery Delivery App		<ul style="list-style-type: none"> <li>• ICBC Premier UnionPay Platinum Card earns an additional 3% on top of the 1.5% unlimited regular cashback</li> <li>• ICBC Preferred UnionPay Gold Card earns an additional 2% on top of the 1% unlimited regular cashback</li> </ul> <p><u>Eligible Food Delivery App Providers:</u> <i>DoorDash, UberEats, Hungry Panda, Chowbus, Ricepo</i></p> <p><u>Eligible Grocery Delivery App Providers:</u> <i>Weee!, Yamibuy</i></p>	
Amazon.com	7/1/2021 thru 9/30/2021	<ul style="list-style-type: none"> <li>• ICBC Premier UnionPay Platinum Card earns an additional 6% on top of the 1.5% unlimited regular cashback</li> <li>• ICBC Preferred UnionPay Gold Card earns an additional 4% on top of the 1% unlimited regular cashback</li> </ul>	<ul style="list-style-type: none"> <li>• Each Premier UnionPay Platinum Card may earn up to \$600 in additional cashback during this period</li> <li>• Each Preferred UnionPay Gold Card may earn up to \$300 in additional cashback during this period</li> </ul>
In-Person, Card-Present Transactions		<ul style="list-style-type: none"> <li>• ICBC Premier UnionPay Platinum Card earns an additional 3% on top of the 1.5% unlimited regular cashback</li> <li>• ICBC Preferred UnionPay Gold Card earns an additional 2% on top of the 1% unlimited regular cashback</li> </ul>	
Online Transactions	10/1/2021 thru 12/31/2021	<ul style="list-style-type: none"> <li>• ICBC Premier UnionPay Platinum Card earns an additional 6% on top of the 1.5% unlimited regular cashback</li> <li>• ICBC Preferred UnionPay Gold Card earns an additional 4% on top of the 1% unlimited regular cashback</li> </ul>	<ul style="list-style-type: none"> <li>• Each Premier UnionPay Platinum Card may earn up to \$600 in additional cashback during this period</li> <li>• Each Preferred UnionPay Gold Card may earn up to \$300 in additional cashback during this period</li> </ul>
Restaurants		<ul style="list-style-type: none"> <li>• ICBC Premier UnionPay Platinum Card earns an additional 3% on top of the 1.5% unlimited regular cashback</li> <li>• ICBC Preferred UnionPay Gold Card earns an additional 2% on top of the 1% unlimited regular cashback</li> </ul>	

## General Program Rules:

- 1. Scope.** Only the Preferred UnionPay Gold Card and the Premier UnionPay Platinum Card issued by Industrial and Commercial Bank of China (USA) NA (hereinafter referred to as "ICBC USA") are eligible for the additional cashback benefits advertised in this sales promotion. Any other cards issued by ICBC USA and/or other institutions are not eligible for this promotion.
- 2. This promotion is valid from 6/14/2021 through 12/31/2021.** In order to qualify for the additional cashback, the eligible transactions must be posted/settled within the Valid Period. For example, if cardholder makes a purchase using a Premier UnionPay Platinum Card to qualify for the 6% additional cashback on Amazon.com, the transaction must be posted between 6/14/2021 and 12/31/2021.
- 3. Rules and Limitations on Additional Cashback:**

Customer may get additional cashback when using their eligible ICBC USA UnionPay cards at the merchant categories as advertised in the Promotion and Offer Highlights. They are subject to the following limitations:

**3.1. Merchant Categories:**

Supermarkets: Eligible merchant types include Home Supply Warehouse Stores, Wholesale Clubs, Grocery Stores and Supermarkets, Drug Stores and Pharmacies, and Discount Stores.

Online Food Delivery App and Grocery Delivery App: Eligible food delivery app providers are limited to these providers only: DoorDash, UberEats, Hungry Panda, Chowbus, and Ricepo. Eligible grocery delivery app providers are limited to these providers only: Weee!, and Yamibuy. U.S. based delivery services only.

Amazon.com Purchases: For making purchases at Amazon.com. U.S. online store only.

In-Person, Card-Present Transactions: Paying for goods or services in person where the physical card is swiped/inserted/tapped.

Online Purchases: For ordering goods or services online or via mobile devices where the card is not present. MOTO (mail order & telephone order) transactions are not considered online purchases and will not qualify to earn additional cashback.

Restaurants: Must be in-person restaurant purchases and physically using the card.

**3.2 Eligible transactions must be made within the promotion period to be eligible for the additional cashback.**

Cancelled, reversed, disputed, fraud-related transactions will not earn additional cashback. The eligible purchases do not include cash or cash-equivalent purchases, such as buying gift cards, prepaid cards, phone cards, gaming chips, etc.

**3.3. Maximum Earning on Additional Cashback**

  - Each ICBC Premier UnionPay Platinum Card may earn an additional cashback of up to \$600 for each of the three valid periods respectively, which are: 6/14/2021-6/30/2021, 7/1/2021-9/30/2021, and 10/1/2021-12/31/2021. There is no earning cap on the 1.5% regular cashback.
  - Each ICBC Premier UnionPay Platinum Card may earn an additional cashback of up to \$300 for each of the three valid periods respectively, which are: 6/14/2021-6/30/2021, 7/1/2021-9/30/2021, and 10/1/2021-12/31/2021. There is no earning cap on the 1% regular cashback.

**3.4. Crediting of the Additional Cashback**

The additional cashback earned will be credited into the credit card account in form of statement credit and has no cash value. The additional cashback is credited usually 4 to 6 days after the original transaction is posted.

**3.5. Crediting of the Regular Cashback**

The regular cashback will be credited to the credit card account at the end of each billing cycle, typically on the date when the billing statement is generated. The regular cashback earned will be in form of statement credit and has no cash value.
- 4. No registration is required to earn the additional cashback.** The card must be opened and the account must be in good standing to be eligible for the additional cashback. Card/accounts that is closed, suspended, or charged-off will not qualify for the additional cashback.
- 5. Citizenship requirement.** Only U.S. Citizens and Permanent Residents are eligible to apply for ICBC USA UnionPay cards.
- 6. Existing customer relationship requirement.** Only existing ICBC USA customers (i.e., customers who already have deposit account and/or credit card account with the bank) are eligible to apply for credit card. New customers with no prior banking relationships may open a deposit account to be eligible to apply for the credit card.
- 7.** Customers may email ICBC USA card services at [Cardinfo@icbc-us.com](mailto:Cardinfo@icbc-us.com) for any inquiries related to this promotion.

## Disclaimers:

1. ICBC USA reserves the final right to terminate, suspend, or modify this promotion and offer without prior notice.
2. No account abuse or gaming is tolerated. If ICBC USA identifies any such unacceptable behavior in using the card, it may revoke any cashback previously given.
3. In the event there are any questions or disputes on the additional cashback, please email ICBC USA card services at [Cardinfo@icbc-us.com](mailto:Cardinfo@icbc-us.com), we will investigate and provide a resolution.
4. Due to the ongoing impact of the COVID-19, there may be disruptions to products and services offered by the merchants, please check with the merchants directly for details before placing your order.