

ICBC (USA) UnionPay Card Seasonal Promotions

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 11/1/2020 through 3/31/2021.** The following specific rules also apply:
 - For additional cashback, the eligible transactions must be posted/settled not earlier than 11/1/2020 and not later than 3/31/2021 to earn the additional cashback.
 - For additional account opening bonus, the card application must be submitted not earlier than 11/1/2020 and not later than 2/28/2021 to qualify as eligible accounts. The minimum spending, which is \$1,000 for Preferred UnionPay Gold Card and \$2,000 for Premier UnionPay Platinum Card, must be made before 3/31/2021 to be eligible for the additional account opening bonus. The regular account opening bonus can still be earned as long as the minimum spending is made within 3 months of account opening and is not subject to the deadline of 3/31/2021.

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 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.

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

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

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.

3.2. Maximum Earning on Additional Cashback

- Each ICBC Preferred UnionPay Gold Card may earn additional cashback up to \$500 during the promotion period (11/1/2020-3/31/2021). There is no earning cap on the 1% regular cashback.
- Each ICBC Premier UnionPay Platinum Card may earn additional cashback up to \$1,000 during the promotion period (11/1/2020-3/31/2021). There is no earning cap on the 1.5% regular cashback.

3.3. 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.

3.4. 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. Rules and Limitations on Additional Account Opening Bonus:

4.1. Application Requirement

Only brand-new accounts are eligible for this offer, previously closed accounts, re-activated accounts, product-transferring accounts do not qualify as brand-new accounts. The card application must be submitted by consumer to ICBC USA not earlier than 11/1/2020 and not later than 2/28/2021. The bank will continue accepting application after 2/28/2021 but those applications will not earn the additional account opening bonus.

4.2. Minimum Spending Requirement

Each newly opened ICBC Preferred UnionPay Gold account may earn an additional account opening bonus of \$50 on top of the regular account opening bonus of \$50 (A total of \$100 as new account opening bonus) if cardholder makes the cumulative net purchases of \$1,000 or more by 3/31/2021;

Each newly opened ICBC Premier UnionPay Platinum account may earn an additional account opening bonus of \$100 on top of the regular account opening bonus of \$100 (A total of \$200 as new account opening bonus) if cardholder makes the cumulative net purchases of \$2,000 or more by 3/31/2021;

If the minimum spending is not met by 3/31/2021 but is met within 3 months of account opening, the cardholder may still earn the regular account opening bonus but not the additional account opening bonus;

Cancelled, reversed, disputed, fraud-related transactions do not count toward the calculation of the cumulative net spending.

4.3. Crediting of the Regular Account Opening Bonus

The additional account opening bonus will be credited into the credit card account in form of statement credit and has no cash value. The additional cashback is credited usually at the same time when the regular cashback is credited (approximately the beginning of the 4th month since account opening, or 120 days since account opening)

4.4. Crediting of the Regular Account Opening Bonus

The regular account opening bonus is credited approximately at the beginning of the 4th month since account opening, or 120 days since account opening. The regular account opening bonus earned will be in form of statement credit and has no cash value.

5. **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 charge-off will not qualify for the additional cashback.
6. **Citizenship requirement.** Only U.S. Citizens and Permanent Residents are eligible to apply for ICBC USA UnionPay cards.
7. **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.
8. Customers may email ICBC USA card services at 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 is any dispute on the additional cashback, please email ICBC USA card services at 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.