FREQUENTLY ASKED QUESTIONS

Your Points Account

Q. What will happen if I don't redeem my valid points before 16 August 2021?

A. Any remaining valid points will be automatically credited back (12 points = MOP\$1) into your bank account on or before December 2021, no transaction or application required. This applies to the cardholder's remaining valid point balance before 1 September 2021. ICBC (Macau) reserves to right to make the final decision.

Q. Can I transfer my remaining points to other cards to use?

A. No. Points earned on your card are only valid for your account and are not transferrable.

Q. How do I earn points after 15 Aug 2021?

A. Starting 16 August 2021, you will earn MOP1 redemption value for every MOP200 spent with your ICBC Sands Lifestyle Mastercard. Before 16 August 2021, you earn MOP1 cash rebate for every MOP240 spent, therefore you earn 16% faster with the new program.

Q. How can I check my new points balance status?

A. Starting 16 August 2021, you may check your new balance of points earned from 16 August 2021 onwards on the <u>ICBC (Macau) mobile banking app</u>. Simply log in to your ICBC (Macau) mobile banking account and select "Sands Lifestyle Points" from the e-Life tab to check your new points balance and redeem rewards.

Q. How long will it take to have my new points uploaded into my account?

A. Points will be uploaded in your account based on the transaction posting date. Normally, it will be posted within 4-10 business days.

Q. Can I still access the Pay with Rewards app and Sands Lifestyle website login page to check my points?

A. The Pay with Rewards app and Sands Lifestyle website login will be closed on 16 August 2021.

Q. What is the validity of my new points?

A. New points are valid for 18 months from the day they are uploaded into your account.

Points Redemption

Q. How do I redeem my new points?

A. Simply log in to your ICBC (Macau) mobile banking account and select "Sands Lifestyle Points" from

the e-Life tab and click "Redeem" to redeem your new points for Rewards Dollar QR code. Collect your physical Rewards Dollar at Sands Resorts Macao Sands Lifestyle counters within 30 days from the QR code redemption.

Q. Can I redeem my points for other goods/services/credits?

A. Points can only be redeemed through the ICBC (Macau) mobile banking app for Sands Resorts Macao Rewards Dollar.

Sands Lifestyle Benefits

Q. Will my Sands Lifestyle membership discounts and parking benefit change after 15 August 2021?

A. Your Sands Lifestyle membership discounts and parking benefit will not change. For an updated list of <u>membership benefits</u>, please visit the Sands Lifestyle website.

Q. Can I still earn 3x bonus points with my ICBC Sands Lifestyle Mastercard after 15 August 2021?

A. Yes, you can still earn 3x bonus points when you spend with your ICBC Sands Lifestyle Mastercard at Sands Lifestyle <u>Participating Retailers</u>.

Q. Can I still earn 5x bonus points with my ICBC Sands Lifestyle Mastercard at Sands Resorts Macao after 15 August 2021?

A. You can still earn 5x bonus points for all qualifying transactions before 16 August 2021. Starting 16 August 2021, members can earn bonus points through designated promotions. Please check the Sands Lifestyle website regularly for the latest promotional offers.

Others

Q. Will my credit card account information change?

A. Your credit card account information will not change. You can login to the ICBC (Macau) website or mobile banking app to check your account. You may also contact ICBC (Macau) Customer Service Hotline (853) 8398 2662.

Q. Who should I contact if I have questions about my points balance and redemption records?

A. You can contact the ICBC (Macau) Customer Service Hotline (853) 8398 2662 for any questions you might have.