Oversea-Chinese Banking
Corporation Limited
65 Chulia Street
OCBC Centre
Singapore 049513

Tel (65) 6363 3333
www.ocbc.com

Terms and Conditions Governing the 18.3% Fuel Savings Promotion

	NTUC Plus! / Plus! Visa Credit / Debit Cards	365 Credit Card	OCBC Credit / Debit Cards
Esso Smiles Card Discount	**5%**		
Esso Station Site Discount	**5%**		
OCBC Credit / Debit Card Discount	**4%**		
OCBC Cash Rebate	**4.3%[1]**		**-**
Total Discount & Rebates*	**18.3%**		**14%**
Esso Smiles Points^	**Up to 2.8% Savings**		

1. [1] For **OCBC 365 cardmembers**, the additional 4.3% rebate (equivalent to the OCBC 365 5% cashback on the nett fuel price) is provided if a cardmember charges a minimum of S$600 to his OCBC 365 credit card account within a month. Computation of card spend is based on date of transaction posting. Terms and conditions of OCBC 365 credit card cashback programme applies, including a cap of S$80 cashback per month for all types of transactions apply - refer to www.ocbc.com/365card for full details. For the avoidance of doubt, spending incurred by a customer on his other non-OCBC 365 card(s) will not be used to quantify or calculate towards the minimum S$600 spend.

   For **OCBC Plus! Visa cardmembers**, the 4.3% additional rebate (equivalent to 5% rebate on the nett fuel price) is based on a cash rebate of S$15 for a minimum of S$300 nett fuel purchase per month. Computation of S$300 spend is based on date of transaction posting. The S$15 cash rebate will be credited within three working days (or any such time as may be determined by OCBC) upon the relevant customer attaining the S$300 spend for his OCBC Plus! Visa Credit and/ or Debit Cards. If a customer uses both a OCBC Plus! Visa Credit Card and a OCBC Plus! Visa Debit Card, the S$15 cash rebate will be awarded into the latest card used for the transaction which causes him to achieve the minimum S$300 spend (nett). For the avoidance of doubt, spending incurred by the customer on his other non-OCBC Plus! Visa Card(s) will not be used to quantify or calculate towards the minimum S$300 spend.

2. *Up to 18.3% savings on fuel is based on 14% upfront discount on gross fuel price at Esso service stations and additional 4.3%[1] rebate on the gross fuel price (equivalent to 5% rebate on the nett fuel price) from OCBC. The 14% upfront discount is computed as follows: (a) 5% Smiles Card discount, (b) 5% Esso service station site discount and (c) 4% OCBC Credit/Debit card discount. All other OCBC cards, including corporate cards will enjoy 14% savings on fuel. Offer is not applicable to Private Label Cards. This promotion starts from 1 July 2014. Discount rates stated may be subject to change from time to time without prior notice. Please check onsite for prevailing rates. All discounts will be given at point of sale and applied on prevailing pump prices of fuel purchased. To enjoy this promotion, Esso Smiles Card has to be presented at point of purchase and payment must be made with an OCBC Credit/Debit Card via Visa/MasterCard transaction.

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3. ^Smiles points equivalent to 2.8% fuel savings will be awarded when 250 litres of Synergy fuel are purchased within a calendar month using the same Smiles card. The fuel savings is computed based on the pump price of Synergy 5000 as of 14 March 2016 and 750 Smiles points is equivalent to S$30 worth of Synergy fuel. Savings are computed based on the bonus tier Smiles points being awarded. Terms and conditions pertaining to the Smiles Driver Rewards programme apply. Please refer to the Smiles Driver Rewards programme at www.essosmiles.com.sg for its terms and conditions.

Plus! U is a collaboration between NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.