

Plus! Visa and Smiles 2-in-1 Programme

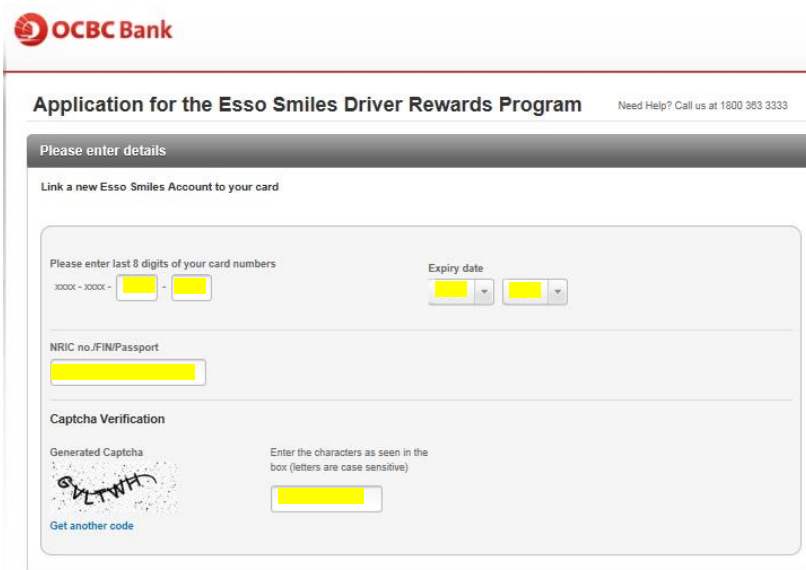
What is this programme about?

This programme allows a NTUC/OCBC Plus! Visa card to be linked to an Esso Smiles Account. By creating a new Smiles Account and linking it to a NTUC/OCBC Plus! Visa card, the cardmember can use his Visa card to pay for fuel and earn Smiles points using one card.

How do I participate in this program?

You can participate in this through 3 easy steps.

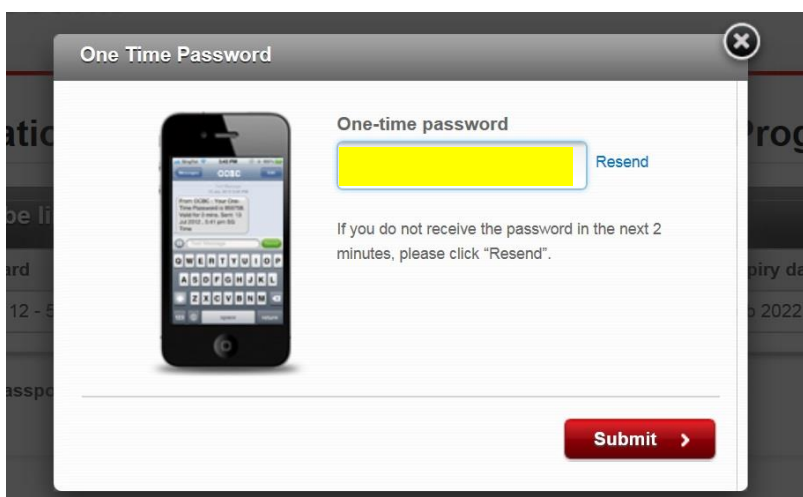
1. Go to www.ocbc.com/esso2in1
2. Key in the highlighted details for your NTUC/OCBC Plus! Visa card



The screenshot shows the OCBC Bank website interface for the 'Application for the Esso Smiles Driver Rewards Program'. The page title is 'Application for the Esso Smiles Driver Rewards Program' with a help link 'Need Help? Call us at 1800 363 3333'. The main heading is 'Please enter details' and the sub-heading is 'Link a new Esso Smiles Account to your card'. The form contains the following fields:

- 'Please enter last 8 digits of your card numbers' with a pattern 'XXXX - XXXX - [] []' and two input boxes.
- 'Expiry date' with two dropdown menus.
- 'NRIC no./FIN/Passport' with a single input box.
- 'Captcha Verification' section with a 'Generated Captcha' image showing '9ZL7WH' and an input box to enter the characters. A 'Get another code' link is below the image.

3. Key in the OTP sent to your mobile phone. Click 'Submit'.



The screenshot shows a 'One Time Password' verification modal window. It features a smartphone displaying an SMS message from OCBC. To the right of the phone is a text input field for the password and a 'Resend' link. Below the input field is the instruction: 'If you do not receive the password in the next 2 minutes, please click "Resend".' At the bottom right is a red 'Submit >' button.

That's all you need to do. Wait 7 working days and your Visa card will be linked to a new Smiles Account. You may start using your card after that.

How do I check my NTUC/OCBC Plus! Visa Card is linked to a new Smiles Account?

You may call Esso's Smiles hotline at 1800 300 8888 to enquire about your new Smiles Account. (Operating hours: 9am to 6pm, Mondays to Fridays, closed on weekends and public holidays)

What is the account number for my Esso Smiles Account?

The account number is your Visa card number.

I currently have an Esso Smiles Account. Can I link this to my Plus! Visa card?

Yes, you can do so by calling Esso's Smiles hotline at 1800 300 8888 or proceed to the service counter at any Esso petrol kiosk for assistance. However, you will not be eligible for the 300 bonus Smiles points.

Can my NTUC/OCBC Plus! Visa Supplementary cardholder participate in this programme?

Yes, he/she can sign up for a new Esso Smiles Account and link to his/her supplementary card through www.ocbc.com/esso2in1.

What if my NTUC/OCBC Plus! Visa Card number changes?

Kindly go to <https://www.essosmiles.com.sg/smiles-account/> to transfer your Smiles points from the old card to the replacement card. The last 4 digits of your old and replacement cards will be required.

Will I enjoy all the discounts and privileges offered by OCBC and Esso service stations if I pay and earn Smiles points using this card?

Yes you will receive 0.2% LinkPoints based on your gross fuel spend and Smiles points equivalent to 2.5% 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 Extra as of 21 February 2017 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. Visit www.essosmiles.com.sg for more details.)

How will this affect my existing Smiles account?

Your existing Smiles account will not be affected.

What will happen if I choose not to link my Esso Smiles Card to my NTUC/OCBC Plus! Visa Card?

You can still enjoy the benefits of OCBC Plus! Visa Card. To enjoy Smiles privileges at Esso, you will need to present a separate valid Esso Smiles Card.

Can I link an Esso Smiles Card to a Plus! Card (non-visa)?

No, linkage of an Esso Smiles Card to a non-credit card is not possible.

Can I earn Smiles points with my NTUC/OCBC Plus! Visa Card and pay for fuel with other cards at Esso service stations?

No. As this is a linked card, Smiles points and payment will be processed on the same card.

What happens if I terminate my NTUC/OCBC Plus! Visa Card?

Before terminating your card, please do the following:

1. Contact ExxonMobil to transfer your existing Smiles points to another Esso Smiles card.
2. Inform OCBC of your intention to terminate.
3. Cut the card into half after termination.