

Terms & Conditions Governing NTUC Plus!/Plus! Visa Card Rewards Programme

(formerly known as Terms & Conditions Governing NTUC Plus!/Plus! Visa Credit/Debit Cards – 'NTUC FairPrice, FairPrice Online and Unity in Store')

A) In-Store Bonus LinkPoints Rebates Programme

There are 3 types of In-Store Bonus LinkPoints Rebate that a Cardmember can earn:

- (i) Rebates for purchases made at FairPrice supermarkets (including FairPrice Xtra/Finest and Warehouse Club) (the "FP rebate");
- (ii) Rebates for purchases made at FairPrice Online (the "FPOL rebate"); and
- (iii) Rebates for purchases made at Unity stores (the Unity rebate").

1(a) NTUC Plus! Visa Credit/Debit Cardmember

A NTUC Plus! Visa Credit/Debit Cardmember can earn the following monthly rebate on the monthly purchases made via Visa transactions at the relevant in-store merchants set out in Clauses 1(a)(i) to (iii) below (the "NTUC Plus In-Store Purchases"), if he charges at least S\$400 out-store spend[^] to his card account in the same calendar month as the NTUC Plus In-Store Purchases:

- (i) 11% FP rebate*
- (ii) 7% FPOL rebate*; and
- (iii) 3% Unity rebate

* In addition to the rebates stated above in Clause 1(a)(i) and (ii), a NTUC member can enjoy an additional 1% rebate from OCBC when:

- (a) he charges his purchases at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores) and Warehouse Club to his NTUC Plus! Visa Card (bringing the total rebates a Cardmember may be entitled to claim to 12% ("the 12% Rebate"); or
- (b) he charges his purchases at FairPrice Online to his NTUC Plus! Visa Card (bringing the total rebates a Cardmember may be entitled to claim to 8% (the "8% FPOL Rebate")

provided that he has a salary crediting transaction of at least S\$1,000 into his NTUC-OCBC Starter Account ('Starter Account') in the same month. Only salary crediting transactions via GIRO with transaction description "GIRO-SALARY" printed on the monthly statement (the "Salary Crediting"), are eligible to this additional 1% rebate. For other descriptions or other forms of salary crediting, OCBC reserves the right to determine whether they are eligible on a case-by-case basis. On months where there is no salary crediting, the additional 1% rebate will not be applicable.

The 12% Rebate shall comprise: (a) 4% FairPrice Annual Cash Rebate; (b) 7% rebate in LinkPoints and (c) 1% rebate in LinkPoints for Salary Crediting.

The 8% FPOL Rebate shall comprise: (a) 4% FairPrice Annual Cash Rebate; (b) 3% rebate in LinkPoints; and (c) 1% rebate in LinkPoints for Salary Crediting.

For clarity, the 4% FairPrice Annual Cash Rebate is available to NTUC Plus! Visa Cardmembers under the terms and conditions set by NTUC FairPrice and is paid out in cash annually, subject to approval at the Annual General Meeting of NTUC FairPrice Co-operative Limited. For details, please refer to www.fairprice.com.sg. Notwithstanding anything to the contrary, the 4% FairPrice Annual Cash Rebate can only be earned if customers are also shareholders of NTUC FairPrice.

[^] Out-store spend is defined in Clause C of these Terms and Conditions.

1(b) NTUC Plus! Visa Debit Cardmember

A NTUC Plus! Visa Debit Cardmember who does not qualify for the rebate set out in Clauses 1(a)(i) to (iii) above, will be considered for the following monthly rebate on the monthly purchases made via Visa transactions at the relevant in-store merchants set out in Clauses 1(b)(i) to (iii) below (the “NTUC Plus Debit In-Store Purchases”), if he charges at least S\$200 out-store spend to his card account in the same calendar month as the NTUC Plus Debit In-Store Purchases:

- (i) 8% FP rebate**
- (ii) 7% FPOL rebate†; and
- (iii) 3% Unity rebate

** The 8% FP Rebate shall comprise: (a) 4% FairPrice Annual Cash Rebate; and (b) 4% rebate in LinkPoints.

† The 7% FPOL Rebate shall comprise: (a) 4% FairPrice Annual Cash Rebate; and (b) 3% rebate in LinkPoints.

For clarity, the 4% FairPrice Annual Cash Rebate is available to NTUC Plus! Visa Cardmembers under the terms and conditions set by NTUC FairPrice and is paid out in cash annually, subject to approval at the Annual General Meeting of NTUC FairPrice Co-operative Limited. For details, please refer to www.fairprice.com.sg. Notwithstanding anything to the contrary, the 4% FairPrice Annual Cash Rebate can only be earned if customers are also shareholders of NTUC FairPrice.

2(a) Plus! Visa Credit/Debit Cardmember

A Plus! Visa Credit/Debit Cardmember can earn the following monthly rebate on the monthly purchases made at the relevant in-store merchants set out in Clauses 2(a)(i) to (iii) below (the “Plus In-Store Purchases”), if he charges at least S\$500 out-store spend to his card account in the same calendar month as the Plus In-Store Purchases:

- (i) 7% FP rebate
- (ii) 3% FPOL rebate; and
- (iii) 3% Unity rebate

2(b) Plus! Visa Debit Cardmember

A Plus! Visa Debit Cardmember who does not qualify for the rebate set out in Clauses 2(a)(i) to (iii) above, will be considered for the following monthly rebate on the monthly purchases made via Visa transactions at the relevant in-store merchants set out in Clauses 2(b)(i) to (iii) below (the “Plus Debit In-Store Purchases”), if he charges at least S\$200 out-store spend to his card account in the same calendar month as the Plus Debit In-Store Purchases:

- (i) 4% FP rebate
- (ii) 3% FPOL rebate; and
- (iii) 3% Unity rebate

3. Transactions incurred by a NTUC Plus! Visa Credit or Plus! Visa Credit principal Cardmember and his Supplementary Cardmember(s) can all go towards calculating the required minimum out-store spend of S\$400 or, as the case may be, S\$500 respectively. The following are not counted towards out-store spend: Cash advances, interest/late payment/finance charges, cash and NETS transactions, balance transfers and OCBC Paylite/Cash-On-Instalments monthly repayments. For

clarity, Instalment payment plans for retail transactions will also count towards the out-store spend amount.

4. For Cardmembers who hold both NTUC Plus! Visa Card and Plus! Visa Card, the out-of-store spend on both cards will not be combined to achieve the required minimum out-of-store spend.
5. For a NTUC member who charges to his Plus! Visa Credit/Debit Card, OCBC will apply the minimum out-store spend threshold of S\$400 (instead of S\$500) in order for the member to qualify for the 11% FP rebate. However, for new Union members using the Plus! Visa Card, the minimum out-store spend threshold of S\$400 will be used (instead of S\$500) only from the second month of membership.
6. All rebates mentioned above will be given in the form of LinkPoints unless otherwise stated.
7. LinkPoints to be given (if any) under the FP rebate category will be awarded when the following conditions are met:

Customers need to make at least S\$20 Visa transactions (excluding the purchase of gift vouchers, Big Sweep/4D/TOTO tickets and cigarettes) at FairPrice supermarkets (including FairPrice Xtra and FairPrice Finest) and Warehouse Club in order to be awarded the rebates in LinkPoints. At the point of transaction, 2 LinkPoints (1.33%) will be awarded by FairPrice per S\$1 charged while (a) an additional 8.5 Bonus LinkPoints (5.67%) for out-store spend of S\$400 or S\$500, or (b) an additional 4 Bonus LinkPoints (2.67%) for out-store spend of S\$200, will be awarded by OCBC.

8. For FPOL rebate, LinkPoints will be given by OCBC, based on the rate of 4.5 Bonus LinkPoints awarded per S\$1 charged at FairPrice Online.
9. Effective 1 May 2016, the total Bonus LinkPoints issued by OCBC for purchases at FairPrice supermarkets, Warehouse Club and FairPrice Online, will be capped at up to S\$500 worth of Visa transaction(s) and computed at up to (a) 4,250 Bonus LinkPoints for out-store spend of S\$400 or, as the case may be, S\$500, or (b) 2,000 Bonus LinkPoints for out-store spend of S\$200, per card account per month.
10. For the 1% rebate in LinkPoints for Salary Crediting, LinkPoints is awarded by OCBC in the form of 1.5 Bonus LinkPoints per \$1 charged to Cardmembers' purchases at FairPrice supermarkets (including FairPrice Xtra and FairPrice Finest) and Warehouse Club or, as the case may be, FairPrice Online.
11. Effective 1 May 2016, the total Bonus LinkPoints issued by OCBC under the 1% rebate in LinkPoints for Salary Crediting, will be capped at up to S\$500 worth of Visa transaction(s) and computed at up to 750 Bonus LinkPoints per card account per month.
12. LinkPoints to be given (if any) under the Unity rebate category will be awarded by OCBC for all Visa transactions above S\$15. At the point of transaction, 3 LinkPoints (2%) per S\$1 charged will be awarded to holders of the NTUC Plus! Visa Card by Unity and 2 LinkPoints (1.33%) to holders of the Plus! Visa Card. The balance Bonus LinkPoints amounting to an aggregate of 4.5 LinkPoints per S\$1 charged will be awarded by OCBC.
13. FairPrice, Warehouse Club, FairPrice Online and Unity in-store terms and conditions relating to issuance of LinkPoints apply. Note that LinkPoints might not be issued by certain selected

retailers for certain special promotions, in which case the full FP rebate or, as the case may be, FPOL rebate might not be attained. Please contact each retailer directly for full details.

14. Bonus LinkPoints will be awarded after rounding up (for 0.5 points and above) or rounding down (for below 0.5 points).
15. Bonus LinkPoints given by OCBC (if any) will be awarded by the 30th day of the following month of purchase. SMS notifications will be sent to selected customers who have been awarded Bonus LinkPoints at the sole discretion of OCBC.

B) Other Bonus LinkPoints Rebate Programme

16. Effective 1 May 2016, NTUC Plus! Visa Credit/Debit or Plus! Visa Credit/Debit Cardmembers can enjoy 3% rebate (the "Other 3% Rebate") for Visa transactions at Cheers and Popular Bookstores (excluding those located within educational institutions. 4.5 LinkPoints will be awarded by OCBC for every S\$1 transacted.
17. Effective 1 May 2016, NTUC Plus! Visa Credit/Debit or Plus! Visa Credit/Debit Cardmembers can enjoy 1% rebate for recurring bill transactions with M1, SingTel, Circles.Life and StarHub, and recurring NTUC membership fees. For recurring bill transactions with M1, SingTel, Circles.Life and StarHub, 0.33 LinkPoints (0.22%) per S\$1 transacted will be awarded by OCBC at the next card account statement, while an additional 1.17 LinkPoints (0.78%) will be awarded within 60 days of the relevant transaction. For recurring NTUC membership fees, 1.5 LinkPoints will be awarded by OCBC for every S\$1 transacted and reflected at the next card account statement. The Bonus LinkPoints is capped at S\$2,000 worth of transactions for this category and computed at up to 3,000 LinkPoints per card account per month.

For the purpose of this Clause 17, "recurring bill transactions" means any recurring bill payment charged automatically on a monthly basis to a NTUC Plus! Visa Credit/Debit or Plus! Visa Credit/Debit Card to make recurring monthly payments to M1, SingTel, Circles.Life, Starhub or for NTUC membership purposes.

C) Out-Store Visa Transactions and LinkPoints

18. For the purpose of these Terms and Conditions, out-store spend is defined as any Visa transactions made outside FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores), FairPrice Online, Warehouse Club and Unity (defined as the retail pharmacy arm of Unity Healthcare Co-operative, excluding DentiCare). For clarity, out-store includes transactions made at FairPrice Xpress and Cheers outlets.

Effective 1 May 2016, Cardmembers will enjoy 1 LinkPoint for every S\$3 charged for out-store Visa transactions (i.e. 0.33 LinkPoints or equivalent to 0.22% rebate in the form of LinkPoints) awarded by OCBC with the exception of transactions at Cheers, and those listed in paragraph 19.

19. LinkPoints will not be awarded by OCBC for the following transactions and OCBC is entitled to clawback or withdraw any excess LinkPoints issued at its sole discretion:
 - (i) Bill payment made through the OCBC Internet Banking platform; or
 - (ii) Bill payment made through any AXS network; or
 - (iii) Instalment payment plans charged to your NTUC Plus! Visa Credit Card or Plus! Visa Credit Card; or

- (iv) PayLite transactions charged to your NTUC Plus! Visa Credit Card or Plus! Visa Credit Card; or Instalment payment for Cash-On-Instalments monthly repayments on your NTUC Plus! Visa / Plus! Visa Credit Card (with effect from 1 January 2017).
- (v) Visa transactions made at TransitLink General Ticketing Machines (with effect from 1 February 2017).
- (vi) Transactions made with the following MCC Codes (with effect from 1 October 2017):
 - (a) Charity and Social Service Organizations (MCC 8398),
 - (b) Religious Organizations (MCC 8661),
 - (c) Cleaning, Maintenance and Janitorial Services (MCC 7349),
 - (d) Real Estate Agents and Managers – Rentals (MCC 6513).

D) 18.5% Savings at Esso Service Stations Programme

20. Up to 18.5% savings on fuel is based on 14% upfront discount on gross fuel price at Esso service stations, and additional 4.5% rebate on the gross fuel price from OCBC. The 18.5% savings is computed as follows: (a) 5% Smiles Card discount, (b) 5% Esso service station site discount (c) 4% OCBC Credit/Debit card discount (d) a cash rebate of S\$15 for a minimum of S\$300 nett fuel purchase per month equivalent to 4.3% additional rebate (or 5% rebate on the nett fuel price and and (e) 0.2% rebate on nett fuel purchases provided by OCBC Bank for every \$1 charged to his Visa Card.

The S\$15 cash rebate (set out in Clause (20) 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 multiple OCBC Plus! Visa Credit Cards (where he is a principal card account holder) and 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. For the avoidance of doubt, spending incurred by the customer on his other OCBC Credit / Debit Card(s) which are not OCBC Plus! Visa Credit/Debit Cards, will not be used to quantify or calculate towards the minimum S\$300 spend. Computation of S\$300 spend is based on date of transaction posting.

21. 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.
22. Notwithstanding anything to the contrary, discount rates stated in this Clause D 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 Esso promotion, Esso Smiles Card has to be presented at point of purchase and payment must be made with an OCBC Plus! Visa Card (Visa transaction).

E) General

23. The privileges or promotions referred to in these Terms and Conditions are open to Cardmembers who make purchases for their personal use only. Should Cardmembers' spending be deemed to be of commercial and/or non-personal use, OCBC reserves the right to refuse to

award any rebates. OCBC reserves the right to validate such Cardmembers' nature of purchases through the relevant merchants (including without limitation FairPrice, FairPrice Online, Unity, Esso etc.) in arriving at this decision.

24. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gifts/promotion items.
25. OCBC Bank reserves the right at its absolute discretion to terminate all or any of the privileges referred to in these terms and conditions. Further, OCBC Bank has the absolute discretion to vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any Credit/Debit Cardmember.
26. Without prejudice to these terms and conditions, all participants in any of the promotions or privileges stated in these terms and conditions expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting any of the promotions or privileges stated in these terms and conditions) as OCBC Bank deems fit.
27. OCBC Bank's decision on all matters relating to these terms and conditions will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to any of the promotions or privileges stated in these terms and conditions, these terms and conditions will prevail.
28. These terms and conditions shall be governed by the laws of Singapore and the participants in any of the promotion or privileges stated in these terms and conditions irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

[Version date: 25 August 2017]