

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

A) In-Store Bonus LinkPoints Rebates Programme

There are 2 types of In-Store Rebate that a Cardmember can earn:

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

The FP Rebate shall comprise:

- (a) 4% FairPrice Annual Cash Rebate (for NTUC Members only); and/or
- (b) 4% or 7% rebate in LinkPoints based on the conditions set out in clauses 1 and 2 below.

The FPOL Rebate shall comprise:

- (a) 4% FairPrice Annual Cash Rebate (for NTUC Members only); and/or
- (b) 3% rebate in LinkPoints based on the conditions set out in clauses 1 and 2 below;

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.

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

Subject to Clauses 7 and 9 below, a NTUC Plus! Visa Credit/Debit Cardmember can earn 11% FP rebate* on the monthly purchases made via Visa transactions at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores), Warehouse Club and Unity stores (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. For the avoidance of doubt, Scan & Go transactions made at FairPrice supermarkets are considered as NTUC Plus In-Store Purchases.

Subject to Clauses 7 and 9 below, a NTUC Plus! Visa Credit/Debit Cardmember can earn up to 7% FPOL rebate* on the monthly purchases made via Visa transactions at FairPrice Online, if he charges at least S\$400 out-store spend[^] to his card account in the same calendar month at FairPrice Online.

* The 11% FP Rebate shall comprise: (a) 4% FairPrice Annual Cash Rebate; and (b) 7% rebate in LinkPoints. The 7% FPOL Rebate shall comprise: (a) 4% FairPrice Annual Cash Rebate; and (b) 3% rebate in LinkPoints.

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

- (a) he charges his NTUC Plus In-Store Purchases 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 additional 1% rebate is subject to conditions set forth in Clause 11 below.

For NTUC Plus Visa Credit/Debit Cardmembers who are not an NTUC Union member, rebates stated under Clause 2(a) will apply.

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

1(b) NTUC Plus! Visa Debit Cardmember

Subject to Clauses 7 and 9 below, a NTUC Plus! Visa Debit Cardmember who does not qualify for the rebate set out in Clause 1(a), will earn 8% FP rebate** on the monthly purchases made via Visa transactions at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores), Warehouse Club and Unity stores (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. For the avoidance of doubt, Scan & Go transactions made at FairPrice supermarkets are considered as NTUC Plus Debit In-Store Purchases.

Subject to Clauses 7 and 9 below, a NTUC Plus! Visa Debit Cardmember who does not qualify for the rebate set out in Clause 1(a), will earn 7% FPOL rebate** on the monthly purchases made via Visa transactions at FairPrice Online, if he charges at least S\$200 out-store spend to his card account in the same calendar month at FairPrice Online.

** 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 NTUC Plus Visa Debit Cardmembers who are not an NTUC Union member, rebates stated under Clause 2(b) will apply.

2(a) Plus! Visa Credit/Debit Cardmember

Subject to Clauses 7 and 9 below, a Plus! Visa Credit/Debit Cardmember can earn 7% FP rebate on the monthly purchases made via Visa transactions at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores), Warehouse Club and Unity stores (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. For the avoidance of doubt, Scan & Go transactions made at FairPrice supermarkets are considered as Plus In-Store Purchases.

Subject to Clauses 7 and 9 below, a Plus! Visa Credit/Debit Cardmember can earn up to 3% FPOL rebate on the monthly purchases made via Visa transactions at FairPrice Online, if he charges at least S\$500 out-store spend[^] to his card account in the same calendar month at FairPrice Online.

2(b) Plus! Visa Debit Cardmember

Subject to Clauses 7 and 9 below, a Plus! Visa Debit Cardmember who does not qualify for the rebate set out in Clauses 2(a), will earn 4% FP rebate on the monthly purchases made via Visa transactions at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores), Warehouse Club and Unity stores (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. For the avoidance of doubt, Scan & Go transactions made at FairPrice supermarkets are considered as Plus Debit In-Store Purchases.

Subject to Clauses 7 and 9 below, a NTUC Plus! Visa Debit Cardmember who does not qualify for the rebate set out in Clause 2(a), will earn 3% FPOL rebate on the monthly purchases made via Visa transactions at FairPrice Online, if he charges at least S\$200 out-store spend to his card account in the same calendar month at FairPrice Online.

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 NTUC 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), Warehouse Club and Unity Stores 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%) will be awarded by OCBC if the minimum out-store spend of S\$400 (or S\$500 as the case may be) is

- met, or (b) an additional 4 Bonus LinkPoints (2.67%) will be awarded by OCBC if the minimum out-store spend of S\$200 is met.
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. The total Bonus LinkPoints issued by OCBC for purchases at FairPrice supermarkets, Warehouse Club, Unity stores 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 if the minimum out-store spend of S\$400 (or S\$500 as the case may be) is met, or (b) 2,000 Bonus LinkPoints if the minimum out-store spend of S\$200 is met, 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), Warehouse Club and Unity stores or, as the case may be, FairPrice Online.
 11. 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) at FairPrice supermarkets (including FairPrice Xtra and FairPrice Finest), Warehouse Club, Unity stores and FairPrice Online and computed at up to 750 Bonus LinkPoints per card account per month.
 12. FairPrice, Warehouse Club, Unity in-store and FairPrice Online 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.
 13. Bonus LinkPoints will be awarded after rounding up (for 0.5 points and above) or rounding down (for below 0.5 points).
 14. Bonus LinkPoints given by OCBC (if any) will be awarded by the 30th day of the following month of purchase.

B) Other Bonus LinkPoints Rebate Programme

15. 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.
16. 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, “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

17. 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 stores. For the avoidance of doubt, the transactions listed in Clause 18 will not count towards the computation of out-store spend. To illustrate the computation of out-store spend clearly, please refer to the table below.

Description of activity	MCC Code	Customer Spending on Plus! Visa Card	Out-Store Spend Eligibility	Out-Store Spend for computation
Customer spent \$400 at restaurant X	5812	\$400	Yes	\$400
Customer spent \$150 on Agoda	5699	\$150	Yes	\$150
Customer paid \$200 for his parking fine	9222	\$200	No	0
		\$750		\$550

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 Clause 18.

18. 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
- v. Instalment payment for Cash-On-Instalments monthly repayments on your NTUC Plus! Visa / Plus! Visa Credit Card; or
- vi. Visa transactions made at TransitLink General Ticketing Machines; or

vii. Transactions made with the following MCC Codes listed in the table below:

Merchant Description Code (MCC)	Description
4111	Transportation & Tolls*
4121	Transportation & Tolls*
4131	Transportation & Tolls*
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5262	Marketplaces#
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands
6010	Member Financial Institution – Manual Cash Disbursements
6012	Member Financial Institution–Merchandise And Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools And Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only

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9405 Intra-Government Purchases–Government Only

* *LinkPoint is awarded for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi).*

#*Only applicable to ShopeePay transactions under the MCC 5262.*

19. Linkpoints will not be awarded for any transactions relating to top-ups or payments of funds to prepaid accounts and merchants who are categorized as “payment service providers” (including but not limited to EZ-Link, NETS FlashPay, eNETS, SAM, Transit Link, AXS, GrabPay, Youtrip, Shopee Pay and Singtel Dash). The exclusions are not exhaustive and may be subject to changes from time to time. OCBC Bank has the absolute discretion to determine whether any prepaid account or merchant is considered a “payment service provider”.

D) 20.3% Savings at Esso Service Stations Programme

20. Up to 20.3% savings on fuel is based on 16% upfront discount on gross fuel price at Esso service stations, and additional 4.3% rebate on the gross fuel price from OCBC. The 20.3% savings is computed as follows: (a) 5% Smiles Card discount, (b) 5% Esso service station site discount (c) 6% 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 5% additional rebate (equivalent to 4.2% savings before discount) and (e) 0.2% rebate on nett fuel purchases (equivalent to 0.1% savings before discount) provided by OCBC for every \$1 charged to his Visa Card.

The S\$15 cash rebate (set out in this Clause 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 2.3% 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 18 May 2018 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 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 reserves the right at its absolute discretion to terminate all or any of the privileges referred to in these terms and conditions. Further, OCBC 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. OCBC reserves the right at any time without giving any reason or notice to the Cardmember to claw-back, deduct, withdraw, or cancel any LinkPoints or other rewards/rebates awarded to the Cardmember for any reason whatsoever, and without any liability to the Cardmember.
27. OCBC reserves the right at any time without giving any reason or notice to the Cardmember to debit, charge and/or deduct from any of the Cardmember's accounts with OCBC and/or demand the Cardmember to repay or compensate to OCBC, the monetary value equivalent of any LinkPoints or other rewards/rebates awarded to the Cardmember, for any reason whatsoever, and without any liability to the Cardmember. Further, if any Cardmember wishes to close his/her Card Account but such Card Account has an insufficient or negative LinkPoints (or such other reward/rebate) balance for any reason whatsoever, OCBC reserves the right to debit, charge and/or deduct from any of the Cardmember's accounts with OCBC, and/or demand the Cardmember to repay or compensate to OCBC, the monetary value equivalent of the amount of LinkPoints (or such other reward/rebate) in deficit. OCBC reserves the right to determine and revise from time to time the rate of conversion used for the purpose of computing the monetary value equivalent of the LinkPoints (or such other reward/rebate) to be deducted.
28. No person shall be entitled to any payment or compensation whatsoever in respect of any claw-back, deduction, withdrawal or cancellation of any LinkPoints or other rewards/rebates awarded to the Cardmember, or any debit, charge or deduction or demand for the monetary value equivalent of any LinkPoints (or such other reward/rebate), made by OCBC, for any reason whatsoever.
29. 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 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

deems fit.

30. OCBC'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 of privileges stated in these terms and conditions, these terms and conditions will prevail.

31. 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.