

Terms and Conditions pertaining to the OCBC 365 Credit Card Caltex Fuel Savings Promotion (“The Promotion”)

These Terms and Conditions shall govern and apply to the use of OCBC 365 Credit Card at Caltex Stations in Singapore.

Up to 23% fuel saving for Platinum 98 with Techron® Caltex;

Under this promotion, an OCBC 365 Credit Cardholder (the “Cardholder”) may be entitled to receive:

- 1) **16% onsite discount** for Caltex Platinum 98 with Techron®
- 2) **4.2% cashback on gross fuel spend**(or equivalent to 5% cashback on nett fuel spend) at Caltex as long as a minimum of S\$800 spend is charged to OCBC 365 Credit Card in a calendar month; and
- 3) **S\$10 rebate (or 2.8% rebate on gross fuel spend)** with minimum S\$300 nett fuel spend charged at Caltex to OCBC 365 Credit Card within a calendar month

Further illustration can be found below on how this translates to up to 23% fuel savings on Platinum 98 Techron® with Caltex. Figures are rounded to the nearest one decimal place and based on S\$360 gross fuel spend for easier illustration.

Up to 21.1% Fuel Saving for all other petrol grades

Under this promotion, a Cardholder may be entitled to receive:

- 4) **14% onsite discount** for Caltex Premium 95 with Techron, Caltex Regular 92 with Techron® and Caltex Diesel with Techron® D Caltex;
- 5) **4.3 % cashback on gross fuel spend** (or equivalent to 5% cashback on nett fuel spend) at Caltex as long as a minimum of S\$800 spend is charged to OCBC 365 Credit Card in a calendar month; and
- 6) **S\$10 rebate (or 2.8% rebate on gross fuel spend)** with minimum S\$300 nett fuel spend charged at Caltex to OCBC 365 Credit Card within a calendar month

Further illustration can be found below on how this translates to up to 21.1% fuel savings on all other petrol grades with Caltex. Figures are rounded to the nearest one decimal place and based on S\$360 gross fuel spend for easier illustration.

General Terms of the Promotion

- 7) The Promotion is valid from 1 July 2018 to 31 December 2018 or such date as may be determined by OCBC from time to time (the “Promotion Period”).
- 8) To qualify for the 5% fuel cashback on nett fuel spend at Caltex, simply spend a minimum of S\$800 on your OCBC 365 Credit Card (can be dining, retail or fuel spend) and all qualifying spends must be posted within one calendar month during the Promotion Period. Otherwise, a flat 0.3% cashback will be awarded. The transactions do not have to be in a single receipt.

For full terms and condition on the OCBC 365 Cashback programme, visit ocbc.com/365card.

- 9) To enjoy the additional S\$10 monthly exclusive rebate :

- a. A relevant Cardholder must have made a minimum nett fuel spend of at least S\$300 at any Caltex service stations in Singapore on his OCBC 365 Credit Card and all qualifying spends must be posted on the relevant Cardholder's statement of account within one calendar month during the Promotion Period; and
 - b. The transactions do not have to be in a single receipt.
- 10) For the avoidance of doubt, the S\$10 monthly rebate will be credited in the same month once the minimum nett fuel spend of at least S\$300 is charged and posted. The 5% cashback on nett fuel spend (if a Cardmember is entitled to it) will be awarded in the calendar month following the relevant calendar month in which the qualifying spend is made.
 - 11) The aforementioned 16% onsite discount at Caltex for Caltex Platinum 98 with Techron® comprises 5% Caltex site discount and 11% discount when you pay with an OCBC 365 card.
 - 12) The aforementioned 14% onsite discount at Caltex for all other grades of Caltex petrol and diesel with Techron® D comprises 5% Caltex site discount and 9% discount when you pay with an OCBC 365 card.

Miscellaneous

- 13) OCBC and Chevron Singapore Pte. Ltd. ("Chevron") 's decision on all matters relating to the Promotion will be final. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will apply.
- 14) OCBC and Chevron will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
- 15) OCBC and Chevron has the right to change any terms and conditions, end or withdraw the Promotion without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
- 16) These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 17) A person who is not a party to the 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.

Here is an illustration on how you can enjoy a total of 23% of fuel savings based on a gross fuel spend of S\$360 on Platinum 98 with Techron® in Caltex.

Gross Fuel Spend (before onsite discount)	\$360	
16% onsite discount	\$57.60	
4.2% monthly cashback on gross fuel spend	\$15.12	<ul style="list-style-type: none"> • Equivalent to 5% monthly cashback on nett fuel spend at Caltex (after onsite discount) • Min. spend of S\$800 on your OCBC 365 card in a calendar month is required.
2.8% saving from exclusive S\$10 rebate	\$10	<ul style="list-style-type: none"> • Equivalent to S\$10 monthly rebate. • Min. nett fuel spend of S\$300 at Caltex on your OCBC 365 card in a calendar month is required.
23% Total fuel saving (16% + 4.2% + 2.8%)	\$82.72	

Figures are rounded to the nearest one decimal place for easier illustration.

Here is an illustration on how you can enjoy a total of 21.1% of fuel savings based on a gross fuel spend of S\$360 on Premium 95, Regular 92 and Diesel with Techron® in Caltex.

Gross Fuel Spend (before onsite discount)	\$360	
14% onsite discount	\$50.40	
4.3% monthly cashback on gross fuel spend	\$15.48	<ul style="list-style-type: none"> • Equivalent to 5% monthly cashback on nett fuel spend at Caltex (after onsite discount) • Min. spend of S\$800 on your OCBC 365 card in a calendar month is required.
2.8% saving from exclusive S\$10 rebate	\$10	<ul style="list-style-type: none"> • Equivalent to S\$10 monthly rebate • Min. nett fuel spend of S\$300 at Caltex (after onsite discount) on your OCBC 365 card in a calendar month is required.
21.1% Total fuel saving (14% + 4.3% + 2.8%)	\$75.88	

Figures are rounded to the nearest one decimal place for easier illustration.