Terms and Conditions pertaining to the OCBC 365 Credit Card Caltex Fuel Savings Promotion

These Terms and Conditions shall govern and apply to the OCBC 365 Credit Card Caltex Fuel Savings Promotion (The "Promotion")

Up to 22.1% fuel savings for all grades of petrol and diesel at Caltex;

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

- 1) 18% onsite discount for all grades of petrol and diesel.
- 2) <u>4.1% cashback on gross fuel spend</u>(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

Further illustration can be found below on how this translates to up to 22.1% fuel savings on all grades of petrol and diesel with Caltex. Figures are rounded to the nearest one decimal place and based on S\$100 gross fuel spend for easier illustration.

General Terms of the Promotion

- 3) The Promotion is valid from 15 January 2020 to 31 December 2020 or such date as may be determined by OCBC from time to time (the "Promotion Period").
- 4) 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.

5) The aforementioned 18% onsite discount at Caltex for all grades of petrol and diesel comprises 5% Caltex site discount and 13% discount when you pay with an OCBC 365 card.

Miscellaneous

- 6) 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.
- 7) 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.
- 8) 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.
- 9) 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.
- 10) 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 22.1% of fuel savings based on a gross fuel spend of S\$100 on all grades of petrol and diesel in Caltex.

Gross Fuel Spend (before onsite discount)	S\$100	
18% onsite discount	S\$18.00	
4.1% monthly cashback on gross fuel spend	S\$4.10	 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.
22.1% Total fuel saving (18% + 4.1%)	S\$22.10	

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