



Terms and Conditions Governing the Esso up to 20.6% Fuel Savings Promotion:

| Discount and Rebate on Gross Fuel Spend | NTUC / OCBC Plus! Visa Credit / Debit Cards | 365 Credit Card | OCBC Credit / Debit Cards |
|---|---|-------------------|---------------------------|
| Esso Smiles Card Discount | 5% | | |
| Esso Station Site Discount | 5% | | |
| OCBC Credit / Debit Card Discount | 4.2% | 4% | |
| OCBC Rebate | 4.3% ¹ | | - |
| NTUC / OCBC Plus! Visa Additional Rebate (1 August 2018 – 28 February 2020) | 2.1% ² | 2.1% ³ | - |
| Total Discount & Rebates | 20.6% ⁴ | 20.4% | 14% |
| Esso Smiles Points | Up to 2.3% ⁵ Smiles Savings | | |

¹ For **NTUC/OCBC Plus! Visa Cards**, the additional 4.3% rebate on gross fuel spend is based on a rebate of S\$15 for a minimum of S\$300 nett purchase per month. Computation of S\$300 spend is based on date of transaction posting. The S\$15 rebate 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 NTUC/OCBC Plus! Visa Credit and/or Debit Cards. If a customer uses both a NTUC/OCBC Plus! Visa Credit Card and a NTUC/OCBC Plus! Visa Debit Card, the S\$15 rebate will be awarded into the latest card used for the transaction which causes him to achieve the minimum S\$300 spend (nett). For the avoidance of doubt, spending incurred by the customer on his other non-OCBC Plus! Card(s) will not be used to quantify or calculate towards the minimum S\$300 spend.

For **OCBC 365 Credit Cards**, the additional 4.3% rebate on gross fuel spend (equivalent to the OCBC 365 5% cashback on the nett purchase) is provided if a cardmember charges a minimum of S\$800 to his OCBC 365 credit card account within a month. Computation of card spend is based on date of transaction posting. Terms and conditions of OCBC 365 credit card cashback programme applies, including a cap of S\$80

cashback per month for all types of transactions apply - refer to www.ocbc.com/365card for full details. For the avoidance of doubt, spending incurred by a customer on his other non-OCBC 365 card(s) will not be used to quantify or calculate towards the minimum S\$800 spend.

² From **1 August 2018 to 28 February 2020** (the "Promotion Period"), **NTUC/OCBC Plus! Visa cardmembers** will receive an additional 2.1% rebate on gross fuel spend (equivalent to 2.5% rebates on nett Esso fuel spend during the Promotion Period, no minimum spend required and no cap on the amount of rebates received during the Promotion Period. The 2.1% rebate will be credited by the end of the following month (or any such time as may be determined by OCBC) upon the relevant customer making the Esso fuel spend for his NTUC/OCBC Plus! Visa Credit and/or Debit Cards. If a customer uses both a NTUC/OCBC Plus! Visa Credit Card and a NTUC/OCBC Plus! Visa Debit Card, the 2.1% rebate will be credited into the respective card used to make the Esso fuel spend. Main and supplementary card spend will be aggregated for this Promotion and the rebate will be credited into the main card account. For the avoidance of doubt, spending incurred by the customer on his other non-OCBC Plus! Card(s) will not be eligible.

³ From **1 August 2018 to 28 February 2020** (the "Promotion Period"), **OCBC 365 Credit cardmembers** will receive an additional 2.1% rebate on gross fuel spend, which is based on a rebate of S\$5 for a minimum of S\$200 nett Esso fuel spend during the Promotion Period. Computation of S\$200 spend is based on date of transaction posting. The S\$5 rebate will be credited by the end of the following month (or any such time as may be determined by OCBC) upon the relevant customer attaining the S\$200 spend for his 365 Credit Card. Main and supplementary card spend will be aggregated for this Promotion and \$5 rebates will be credited into the eligible main card account. For the avoidance of doubt, spending incurred by the customer on all other OCBC Cards will not be used to quantify or calculate towards the minimum S\$200 spend.

⁴ Up to 20.6% savings on fuel is based on:

- 14% upfront discount on gross fuel price at Esso service stations; - 0.2% LinkPoints rebate will be credited by OCBC Bank based on nett fuel purchases for every S\$1 charged to his NTUC/OCBC Plus! Visa card.
- an additional 4.3% rebate on the gross fuel price is based on a cash rebate of S\$15 for a minimum of S\$300 nett purchase made at Esso service stations in Singapore per month with NTUC/OCBC Plus! Visa card.
- 2.1% additional rebate on gross fuel spend from 1 August 2018 to 31 December 2020.

The 14% upfront discount is computed as follows: (a) 5% Smiles Card discount, (b) 5% Esso service station site discount, and (c) 4% OCBC Credit/Debit card discount. All other OCBC cards, including corporate cards will enjoy 14% savings on fuel. Offer is not applicable to Private Label Cards. Discount rates stated 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 promotion, Esso Smiles Card must be presented at point of purchase and payment must be made with an OCBC Credit/Debit Card via Visa/MasterCard transaction.

⁵ 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.

Plus! U is a collaboration between NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.