

Terms and Conditions Governing the Esso Up to 18.5% Fuel Savings Promotion

Esso			
	<i>NTUC / OCBC Plus! Visa Credit / Debit Cards</i>	<i>OCBC 365 Credit Card</i>	<i>Other OCBC Credit / Debit Cards</i>
Esso Smiles Card Discount	5%		
Esso Station Site Discount	5%		
OCBC Credit / Debit Card Discount	4.2%	4%	
OCBC Cash Rebate	4.3% ¹		-
Total Discount & Rebates*	18.5%	18.3%	14.0%
Esso Smiles Points^	Up to 2.3% Smiles Savings		

- (i) ¹For OCBC 365 Cardmembers, the additional 4.3% rebate (equivalent OCBC 365 Card 5% cashback on the nett purchase) is provided if a OCBC 365 Cardmember charges a minimum of S\$600 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\$600 spend.
- (ii) *Up to 18.5% savings on fuel for NTUC/OCBC Plus! Visa Card is computed based on:
- 14% upfront discount on gross fuel price at Esso service stations
 - an additional 4.3%¹ rebate on the gross fuel price 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, from OCBC.
 - 0.2% LinkPoints rebate will be credited by OCBC Bank based on nett fuel purchases for every S\$1 charged to the NTUC/OCBC Plus! Visa card.

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 has to be presented at point of purchase and payment must be made with an OCBC Credit/Debit Card via Visa/MasterCard transaction.

- (iii) ^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 2.3% fuel savings is computed based on the pump price of Synergy Extra 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.

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