

CEA Friends Credit Card – Up to 20.18% SPC fuel savings (Promotion)
Frequently Asked Questions

1. What is the promotion period?

This Promotion is valid from 1st May 2021 till 31st December 2021, both dates inclusive (“**Promotion Period**”) unless otherwise stated.

2. How can I enjoy up to 20.18% SPC fuel savings?

Enjoy the following fuel savings at SPC service stations islandwide during the Promotion Period:

- (a) S\$5 off petrol/diesel spending of S\$60 and S\$6 off LEVO 98 spending of S\$70 with SPC coupons (“**SPC coupons**”);
- (b) 3% Cashback for spend charged to CEA Friends Credit Card; and
- (c) Additional 10% discount with SPC&U Card.

Please refer to the illustration table below for an example of fuel spend at SPC:

Category	SPC&U Members		
	S\$6 off every S\$70 LEVO 98 purchase	S\$5 off with every S\$60 petrol/diesel purchase	Purchase without SPC Coupons
CEA Friends Credit Card Exclusive	8.57%	8.33%	-
SPC&U Members*	10%	10%	10%
CEA Friends Credit Card Cashback (after all applicable discounts)	3%	3%	3%
Total Fuel Savings (%)	<u>20.18%</u>	<u>19.98%</u>	<u>12.70%</u>
Total Fuel Savings (S\$)	<u>S\$14.13</u>	<u>S\$11.99</u>	<u>S\$8.99</u>

**Non-SPC&U member gets 5% discount*

SPC Coupons

3. What are the eligible criteria to receive SPC Coupons?

Only eligible for new ICBC credit card cardmembers (“**Cardmembers**”) who applied for CEA Friends Credit Card (“**Eligible Card**”).

(a) Cardmembers will receive SPC Coupons with expiry date on 31st October 2021 for Eligible Card approved between 1st May 2021 – 30th September 2021 (both dates inclusive). No extensions will be allowed.

(b) Cardmembers will receive SPC Coupons with expiry date on 31st December 2021 for Eligible Card approved between 1st October 2021 – 15th December 2021 (both dates inclusive). No extensions will be allowed.

4. How many SPC Coupons am I entitled to?

Each Cardmember will receive six S\$5 SPC Coupons (applicable for petrol/diesel spend of S\$60) and six S\$6 SPC Coupons (applicable for LEVO 98 spend of S\$70). S\$5 SPC coupon cannot be used in conjunction with S\$6 SPC coupon in a single transaction.

5. How will I receive my SPC Coupons?

SPC Coupons will be delivered to Cardmembers via normal mail to last known mailing address on record with ICBC Singapore. ICBC Singapore reserves the right to change the mode of delivery at any time without assigning any reasons thereof.

6. Is minimum spending required to use the SPC coupons?

To use SPC Coupons, there is a minimum spending of S\$60 (applicable for petrol/diesel) and S\$70 (applicable for LEVO 98). Spending must be in a single receipt and original SPC Coupon must be presented at the point of payment. Payment must also be made with CEA Friends Credit Card.

SPC&U Members

7. What is SPC&U card?

The SPC&U card is a membership card that gives instant member's fuel discounts at SPC. For more details, please contact SPC Retail customer service: 1800 477 1800 or visit <https://www.spc.com.sg/member-portal/>

8. How can I apply for SPC&U card?

Visit any SPC service station and approach cashiers to obtain an SPC&U card.

3% Cashback

9. What is the breakdown of Cashback I can enjoy?

Enjoy 1.6% Cashback for payments made with CEA Friends Credit Card ("**Eligible Card**") and additional 1.4% Cashback on SPC qualifying transactions ("**Qualifying Transactions**").

10. What is the minimum spending required to be entitled to 3% Cashback under this Promotion?

There is no minimum spending required for the Cashback.

11. What are the Qualifying Transactions under this Cashback Promotion?

Qualifying Transactions refer to petrol/diesel transactions charged to the Eligible Card and posted during the Promotion Period with description starting with "SPC *". For the avoidance of doubt, if the Qualifying Transaction is made on 31st December 2021 and posted on 5th January 2022, this would not be considered a Qualifying Transaction as it is **not** posted within the promotion period.

12. Are my Qualifying Transactions calculated separately or with my Supplementary Cardmember(s)?

All Qualifying Transactions charged to the Supplementary Credit Card will be calculated as Qualifying Transaction under Principal Credit Card Cardmember.

13. Under what circumstances will I not be entitled to the Cashback under this Promotion?

You will not be eligible for this Cashback if at the time of fulfillment: -

- a) Your card account is not in good standing and is overdue;
- b) Your card has been reported lost or stolen;
- c) Your card has been frozen for any reason;
- d) Your Card is cancelled or terminated for any reason;
- e) You violated the terms of your ICBC Credit Card Cardmember's Agreement;
- f) We believe or suspect that any transaction is illegal, fraudulent, dishonest or unauthorized; or
- g) You cancel your new card before the Cashback is credited to you.

14. When can I expect to receive the Cashback?

Cashback will be credited into the Card Account within thirty (30) business days from the end of month.

15. How do I use the Cashback?

Cashback earned in that calendar month shall only be used to offset Singapore dollar transactions incurred in the following calendar month.

16. Do cancelled, void or reversed transactions affect how much Cashback I will be entitled to?

Yes, cancelled, void or reversed transactions will not be considered Qualifying Transactions to receive Cashback. We will reserve the rights to offset a Qualifying Transaction or debit the Card Account of an equivalent amount of any Cashback paid on a Qualifying Transaction that is subsequently cancelled, void or reversed.

All information correct as at 27th August 2021.