

CEA Friends Credit Card – Up to 12.7% SPC fuel savings (“Promotion”)
Frequently Asked Questions

1. What is the promotion period?

This Promotion is valid from 1 July 2022 till further notice (“**Promotion Period**”).

2. How can I enjoy up to 12.7% SPC fuel savings?

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

- (a) 10% discount with SPC&U Card; and
- (b) 3% Cashback for spend charged to CEA Friends Credit Card.

Below is an example of savings calculated based on S\$100 gross spend on fuel purchases at SPC.

Category	SPC&U Members
SPC&U Members* (10% discount)	S\$100 x 10% = S\$10.00
Nett spend (after SPC&U Members 10% discount)	S\$90.00
CEA Friends Credit Card Cashback	S\$90.00 x 3% = S\$2.70
Total Fuel Savings (S\$) (%)	S\$10.00 + S\$2.70 = S\$12.70 (<u>12.7%</u>)

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

SPC&U Members

3. 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/>

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

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

3% Cashback

5. 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**”).

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

There is no minimum spending required for the Cashback.

7. 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 *".

8. 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.

9. 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.

10. 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.

11. 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.

12. 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 22 June 2022.