

**CEA Friends Credit Card – Up to 12.7% SPC Fuel Savings Promotion
Terms and Conditions**

1. This Promotion is valid from 1 July 2022 till further notice (“**Promotion Period**”).
2. Enjoy the following fuel savings at SPC service stations island wide during the Promotion Period:
 - (a) 10% discount with SPC&U Card; and
 - (b) 3% Cashback for spend charged to CEA Friends Credit Card.

An example of savings calculated based on S\$100 gross spend on fuel purchases at SPC is as follows:

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 (12.7%)

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

3. All payment must be made using CEA Friends Credit Card.
4. This promotion is subject to these terms and conditions and SPC’s terms and conditions.
5. ICBC Singapore is not an agent of SPC and will not accept any liability in relation thereto.
6. ICBC Singapore shall not be responsible for the quality, merchantability, or fitness for purpose of the products and services provided by SPC. Any dispute in relation thereof shall be resolved directly with SPC. ICBC Singapore shall not be held liable for any loss, injury, damage, or harm suffered in connection with or arising from the products and services provided by SPC.
7. ICBC Singapore reserves the right to terminate this promotion at any time without prior notice. ICBC Singapore accepts no liability for such termination.

Applicable Terms & Conditions for CEA Friends Credit Card 3% Cashback

8. Enjoy 1.6% Cashback for payment made with CEA Friends Credit Card (“**Eligible Card**”) and additional 1.4% Cashback on SPC qualifying transactions (“**Qualifying Transactions**”).
9. Qualifying Transactions shall refer to SPC petrol/diesel transactions charged to the Eligible Card and posted during Promotion Period with description starting with “SPC*”. Qualifying Transactions will be rounded to the nearest dollar for calculation of Cashback.

10. Cashback only applies on nett fuel spending (after deduction of all station discount and/or SPC Coupons deducted from gross amount).
11. By participating in this Cashback promotion, Cardmembers agree to be bound by ICBC Singapore CEA Friends Credit Card Unlimited 1.6% Cashback Terms and Conditions and these terms and conditions.

All information correct as of 22 June 2022.

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