

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

*\*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.