

## Trust and Esso Dec 2022-Feb 2023 Promotion Terms and Conditions

These are the legal terms for the Trust and Esso December 2022 to February 2023 Promotion (organised by us, Trust Bank Singapore Limited).

### When is the promotion open?

From 1 December 2022 to 28 February 2023 – this is the promotion period.

### Who can participate?

This promotion is open to all Trust cardholders.

### How does the promotion work?

You can look forward to 15% instant upfront discount and a 0.22% Linkpoints rebate on the nett transaction amount at Esso (we call this rebate the Outstore Linkpoints Rebate) when using your Trust card for fuel payments at Esso. The nett transaction amount is the amount you pay after enjoying the 15% instant upfront discount.

If you use the Trust credit card to purchase fuel which contributes to your monthly minimum spend requirement (\$\$450 for the Trust Link Credit Card, and S\$350 for the NTUC Link Credit Card), you get an additional 3.5% Linkpoints rebate on the nett transaction amount (we call this the Additional Linkpoints Rebate) when the minimum spend is met.

Enjoy 2.2% (based on bonus tier) additional Smiles Points savings on nett transaction amount too. This includes 35% bonus Smiles points earned from pumping 250 litres within a calendar month and is calculated based on 750 Smiles points being used for \$30 worth of instant fuel redemption and pump price of Synergy Extra as of 1 Nov 2022. Terms and conditions of the Smiles Driver Rewards programme apply, refer to [www.essosmiles.com.sg](http://www.essosmiles.com.sg) for full details.

Here's a summary in a table 😊

| Fuel Savings  | Trust credit card | Trust debit card |
|---|-------------------|------------------|
| Instant Upfront Discount                                | 15%               | 15%              |
| Outstore Linkpoints Rebate on nett transaction amount   | 0.22%             | 0.22%            |
| Additional Linkpoints Rebate on nett transaction amount | 3.5%              | -                |
| Total effective savings                                 | 18.16%            | 15.19%           |

Total Linkpoints rebate per month is limited to a maximum amount. See relevant Key Fact Sheet for details.

Esso's legal terms also apply. They are available here - <https://www.essosmiles.com.sg/>.

Trust's General Terms and Conditions also apply.