

Terms and Conditions Governing the DBS Esso Card – Up to 26.2% Fuel Savings on Synergy Supreme+ and 24.2% on all other Synergy Fuels (“Promotion”)

1. Promotion is applicable to all DBS Esso Cardmembers (“Cardmembers”) only.
2. Promotion is valid till 31 December 2026 (“Promotion Period”).
3. Up to **26.2% Fuel Savings on Synergy Supreme+** comprises the following:

Example of savings calculations based on S\$160 nett fuel (S\$195.12 gross fuel) spend at Esso service station(s) per calendar month:

Gross Fuel Amount	S\$195.12
20% Instant Fuel Savings ¹	S\$39
Additional Savings (Awarded into Cardmembers’ Card Account)	S\$8.00 + \$2.00 = \$10.00
Fuel Savings	S\$49 (25%)
Additional Smiles ²	Up to 1.2%
Total Fuel Savings on Synergy Supreme+	26.2%

4. Up to **24.2% Fuel Savings on all other Synergy Fuels** comprises the following:

Example of savings calculations based on S\$160 nett fuel (S\$195.12 gross fuel) spend at Esso service station(s) per calendar month:

Gross Fuel Amount	S\$195.12
18% Instant Fuel Savings ¹	S\$35
Additional Savings (Awarded into Cardmembers’ Card Account)	S\$8.00 + \$2.00 = \$10.00
Fuel Savings	S\$45 (23%)
Additional Smiles ²	Up to 1.2%
Total Fuel Savings on all other Synergy Fuels	24.2%

¹ 20% or 18% consists of the on-site discount (5%), the Smiles loyalty discount (5%) and the card discount (10% or 8%). Cardmembers must possess a valid and active Smiles loyalty account and pay with their DBS Esso Card to get the Instant Saving.

² Smiles members can earn Smiles points at the rate of 1 Litre = 1 point and redeem their points for additional fuel vouchers and partner rewards in-app. Redeeming points for a range of rewards gives an effective discount of 1.2% on average. Actual effective discount received will vary from customer to customer based on prevailing promotions.

5. To qualify for the Additional Savings, Cardmembers must fulfil the following spend criteria: Spend a minimum of S\$160 nett fuel spends per calendar month at any Esso service stations in Singapore (“Qualifying Spend”) to receive **S\$8 + \$2 = \$10** fuel savings (to be awarded into Cardmembers’ Card Account) (“Gift”).
6. Qualifying Spend for S\$10 Additional Savings is not applicable for Mobile Wallet payments such as Apple Pay, Samsung Pay, and Google Pay.
7. Gift will be awarded to the Qualified Cardmembers’ DBS Esso Card Account within 3 to 5 months after the Qualifying Period.
8. Smiles Points will be credited only to an active Esso Smiles account linked to Qualified Cardmembers’ DBS Esso Card account within 7 working days after which the Qualifying Spend was made. DBS shall have the absolute discretion to postpone the awarding of Smiles Points for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.

Example: Smiles Points earned on transaction made on 1 June 2026 will be credited into Smiles account by 10 June 2026.

9. Qualifying Spend refers to fuel transactions charged and posted to a DBS Esso Card at any Esso service stations in Singapore at the point of computation. The Gift will be credited to the Qualified DBS Esso Card Account. Qualifying Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible principal Cardmember.
10. Each Qualified Cardmember is limited to one Gift per calendar month during the Promotion Period.
11. Terms and conditions of Smiles Driver Rewards Programme apply, visit <http://www.essosmiles.com.sg> for full details.
12. Gift is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
13. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Promotion.

14. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the nonreceipt of such communication.
15. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
16. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.
17. DBS may vary these terms and conditions or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the campaign, these terms and conditions shall prevail.