



*Speed off with
fabulous privileges*



We're drivers too.

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You are on the road to
**fabulous
privileges**

Welcome to Esso Mobil Easipay, the card that makes motoring a pleasant and rewarding experience. We have lined up a whole range of benefits and privileges exclusively for you. So, whenever you take to the road, you are in for the ride of your life.

From fantastic petrol discounts to unbelievable motoring benefits and an array of lifestyle choices, there's always something to look forward to.

A more comprehensive list of these benefits are detailed in the following pages. Browse through and we assure you that you will not be disappointed. Once again, a warm welcome to Easipay.

Yours sincerely,



John Denhof
Business Director
Credit Payment Products
Citibank Singapore Limited

It's about
putting you
in the driving seat

REWARDS & PRIVILEGES

Now you can get your hand on great rewards with the Smiles program. It's actually very easy. Every \$1.25 spent on qualifying purchases earns you 1 Smiles point. For more information, please call the Smiles Customer Service Centre or visit the following URL:

- Hotline: 1800-300 8888
- Fax : 1800-300 3333
- www.exxonmobil.com/smiles/catalog

Choose your instant rewards from our service stations

Whenever you drive into our stations for a quick refill or to pick up some groceries, you can use your Smiles points to offset these purchases. So, you get rewarded instantly.

Convert Smiles points to CitiDollars

Our rewards program is also flexible. You can opt to convert your Smiles points to CitiDollars and take your pick from the Citibank Rewards catalog too. Every 150 Smiles points can be converted to

100 CitiDollars. So, if you are a Citibank Visa/MasterCard holder, this is a great opportunity to accumulate CitiDollars even faster.

Extra 3% discount on Synergy petrol *

Top up at any ESSO station to enjoy an extra 3% discount ON TOP OF the prevailing station discount. Example, if the prevailing station petrol discount is 5%, you will automatically enjoy 8% discount on Synergy petrol.

If you are holding on to an Esso Mobil Easipay card under a specific affinity group, please check with your company HR department or affinity group's administrator for more information on your specific rebate. Your rebate for qualifying fuel transactions will be credited in your following month's statement.

* Terms and conditions apply. Subject to change.

Short cut to easier payments

Road tax

Interest-free installments spread over 6 months (2.5% service fee applies; available exclusively for Citibank cardmembers at the road tax counter at our Capital Square Branch).

Car Insurance

Insure your pride and joy with Citibank AutoShield® and enjoy interest-free installments of up to 12 months plus up to 50% discount on premiums. Citibank AutoShield® will help you track down a free no obligation quotation. Visit citibank.com.sg and fill in the Quotation Request Form.

Car accessories and servicing

Maintain and enhance your car the easy way and enjoy interest-free installments for up to 12 months. Visit citibank.com.sg for a list of the participating partners.

Free towing and recovery service

Provided by Comfort Automotive Services exclusively for you.

The largest station network

Your Easipay card is accepted at all 74 Esso or Mobil stations islandwide. That's added convenience for you.

Esso Mobil Easipay Card Hotline

Please call the Esso Mobil Easipay Card hotline at 6238-8383 for help on any of the following:

- Account balance
- Payment Information
- Verification of charges
- Notification of address change
- Report of lost or stolen card
- Request of account statement
- Card replacement
- Early card renewal

You can choose to speak to an empowered Customer Service Officer, or simply follow the user-friendly Automated Voice Response system, which gives you access to everything – from how you would like to settle your Esso Mobil Easipay Card bills to details on your Smile Points. This Automated Voice Response system is open 24 hours a day, 7 days a week.

General Information

FREE Cardmembership

Basic and Supplementary Cards: \$0

Your statement of account

A monthly statement of account will be sent to you showing a complete record of your account activities. If you do not agree with a charge shown on your statement of account, please contact us immediately by calling the Esso Mobil Easipay Card hotline.

Up to 55 days of interest-free credit

You have an interest-free repayment period of up to 55 days on your purchases. If payment is not made in full by the payment due date indicated on your monthly statement of account, interest charges will be calculated on a daily basis on the current balance from the transaction date and on all new transactions.

No interest will be charged if payment is made in full by the payment due date and there is no balance carried forward from the previous statement.

Supplementary cards

Supplementary cardholders can also earn Smiles Points on their cards. Smiles Points earned on a

supplementary card will be pooled with those earned on the principal card under one account.

(Please note that the minimum age to qualify for a supplementary card is 18; each principal card account is limited to a maximum of 2 supplementary cards.)

How to make your payment

Minimum payment

The minimum payment amount due on a statement of account is calculated as follows: 1% of the current statement balance plus. Billed Interest Charges (including interest /service charges for QuickCash/Paywise) plus. Late Payment Charge plus, any outstanding minimum payment in respect of earlier statement of account or any part thereof plus and any amount in excess of combined credit limit or \$50 whichever is greater.

Mailing your checks

Payments can be made by checks. Remember to make the check payable to your Esso Mobil Easipay Card account number before posting it together with the statement payment coupon in the postage-paid Business Reply Envelope provided. You may also use the Quick Check Deposit Boxes at all Citibank Branches.

BRANCHES

AMK Hub Branch

53 Ang Mo Kio Avenue 3
Ang Mo Kio Hub #03-02/03
Singapore 569933
(Near Escalator leading from Instant
Issuance Services Counter at Level 1)

Capital Square Branch

23 Church Street #01-01
Singapore 049481

Cuscaden Road Branch

50 Cuscaden Road #02-02
HPL House Singapore 249724
(Next to Forum The Shopping Mall)

Esplanade Branch

1 Raffles Link #01-01
Singapore 039393

Great World City Branch

1 Kim Seng Promenade #01-51
Singapore 237994
(Facing Zion Road)

Jurong East Branch

21 Jurong East St 13 #01-02
CPF Jurong Building
Singapore 609646

Orchard Road Branch

40A Orchard Road #01-00
Singapore 238838
(Opposite Dhoby Ghaut SMRT Station)

Paragon CitiGold Centre

290 Orchard Road #14-07/09
Singapore 238859
(Access from Office Lift Lobby to Level 14)

Parkway Parade Branch

80 Marine Parade Road
#01-11B/C & #01-02
Singapore 449269
(Near Taxi Stand)

VivoCity Branch

1 HarbourFront Walk
#01-143 VivoCity
Singapore 098585
(Behind GAP)

Interbank Giro service

To activate this service, simply call the Esso Mobil Easipay hotline to ask for an Interbank GIRO form.

We will then automatically transfer funds from your chosen bank account to pay for your card bill every month.

The Esso Mobil Easipay Card Information Sheet

The information is intended as a quick consumer guide only. For full details, please read the Esso Mobil Easipay Card Cardholder's Agreement which prevails at all times.

Repayment grace period

25 days from the date of the statement of account.

Interest charges for card transactions

Applied rate	2%
Effective interest rate	24% per annum
Minimum charge	\$3.00

If payment is not made in full by the payment due date, interest will be calculated on a daily basis on:

- all unpaid transactions appearing in your current statement of account from each card transaction date to the current statement date; and
- the current balance from the date of the statement of account; and
- on all new transactions from the transaction date until the date payment is made in full

Note: No interest will be charged if payment is made in full by the payment due date and there is no balance carried forward from the previous statement.

Minimum payment

The minimum payment amount due on a statement of account is calculated as follows: 1% of the current statement balance plus. Billed Interest Charges (including interest /service charges for QuickCash/Paywise) plus. Late Payment Charge plus, any outstanding minimum payment in respect of earlier statement of account or any part thereof plus and any amount in excess of combined credit limit or \$50 whichever is greater.

Late payment charge

Late payment charge will be levied at fixed rate
@ \$40 per month.

Retrieval fee (inclusive of 7% GST)

Requests for copies of sales drafts and statements
are subject to the following charges:

Document	Administrative fee per copy
Sales draft:	
(i) current to 2 months old	S\$ 5.00
(ii) more than 2 months to 1 year old	S\$ 15.00
Statement of account:	
(i) current to 2 months old	S\$ 0.00
(ii) more than 2 months to 1 year old	S\$ 15.00
(iii) more than 1 year to 5 years old	S\$ 30.00
(iv) more than 5 years old	S\$100.00

Service charge for insufficient funds (inclusive of 7% GST)

Returned check	\$25
Rejected direct debit authorization	\$25

Dear Cardholder,

ASSIGNMENT OF CARD TRANSACTIONS BY EMAPPL TO CSL

This is to inform you that ExxonMobil Asia Pacific Pte Ltd ("EMAPPL") has entered into an agreement with Citibank Singapore Ltd ("CSL") whereby all card transactions from time to time effected by each Cardholder with EMAPPL under the Esso Mobil Easipay Card and/or Esso Mobil Easipay Card Account ("Card Transactions") will be assigned to CSL.

You are further notified to make payment of all outstanding amounts indicated in your monthly Statement of Accounts that you will receive, direct to CSL, in accordance with the payment instructions stated therein.

Please note that EMAPPL remains liable to perform its obligations (where applicable) under the Card Transactions and CSL shall not assume any such obligations under the Card Transactions.

If you have any queries, please do not hesitate to contact our customer hotline at 6238 8383.

Thank you.

Yours sincerely,



John Denhof
Business Director
Credit Payment Products
Citibank Singapore Limited

TERMS AND AGREEMENT

The person making the Mobil Easipay Card application (the "Principal Cardholder") agrees that the following terms and conditions, as amended from time to time by ExxonMobil Asia Pacific Pte. Ltd. ("ExxonMobil") shall apply in respect of each Mobil Easipay Card issued to or at the request of the Principal Cardholder.

1. In addition to the terms defined above, as used herein, the following terms shall have the following meanings:

"Administrative Fee" means the administrative fee payable by the Cardholder as set out in Clause 5A of this Agreement.

"Authorised Reseller" means ExxonMobil's service stations in Singapore or such other territories notified by ExxonMobil from time to time accepting the Mobil Easipay Card for purchases of the Products and Services, as ExxonMobil may designate from time to time.

"Cardholders" means the Principal Cardholder and the Supplementary Cardholder(s);

"Authorised Vehicle" means a vehicle designated in writing by the Principal Cardholder on the Mobil Easipay Card Application or from time to time for which ExxonMobil issues a Mobil Easipay Card bearing the registration number of such vehicle and the name of the Cardholder.

"Card Transactions" means any purchase of the Products, Other Products and/or Services of an Authorised Reseller or any Charges of ExxonMobil which is effected by use of the Mobil Easipay Card and/or Mobil Easipay Card Account.

"Charges" means all amounts howsoever charged to each of the Mobil Easipay Cards, Administrative Fee, any other fees or charges including any late payment charges or other amounts due and payable to ExxonMobil hereunder and all other costs, fees or expenses (including without limitation, legal fees on a full indemnity basis) incurred by ExxonMobil in relation to or in connection with any or all of the Mobil Easipay Cards issued by ExxonMobil hereunder or the recovery of any of such amounts, charges, costs, fees or expenses payable hereunder.

"Credit Limits" means (1) the maximum total unpaid amount stipulated by ExxonMobil from time to time being chargeable to the Cardholder's Mobil Easipay Card Account (sometimes referred to as the "Maximum Account Balance"); and (2) the maximum amount stipulated by ExxonMobil from time to time as being chargeable to a particular Mobil Easipay Card for any transactions in a single calendar day or over a period of one month or such other period (referred to as the "Maximum Transaction Amount").

"current balance" means the total liabilities of the Principal Cardholder and relevant Supplementary Cardholders outstanding and owing to ExxonMobil at any given time in connection with the Mobil Easipay Card Account and/or this Agreement, including but not limited to all Card Transactions, Administrative Fee, charges, fees, interest, costs and expenses (including legal costs), whether actual or contingent and whether incurred now or in the future

"Mobil Easipay Card Account" means the Mobil Easipay Card account described and established by this Agreement.

"Mobil Easipay Card" means a card issued by ExxonMobil pursuant to this Agreement to an Authorised Vehicle.

"Mobil Easipay Card Receipt" means a machine print-out receipt issued by an Authorised Reseller at the time of the purchase and charge of Products and/or Services to a Mobil Easipay Card.

"Notification of Loss" means the notice in writing by the Principal Cardholder to ExxonMobil reporting the loss or theft of a Mobil Easipay Card pursuant to Section 7 below.

"Other Products" means such products expressly approved by ExxonMobil from time to time being products which are offered for sale by an Authorised Reseller and which may be charged to the Mobil Easipay Card.

"payment due date" means the date specified in the Statement of Account by which payment of the current balance is to be received by ExxonMobil

"PIN" means the Personal Identification Number notified to the Cardholder by ExxonMobil from time to time for use in conjunction with the Mobil Easipay Card.

"Products" means available gasoline (Premium and Special), diesel, lubricants offered for sale by an Authorised Reseller, the purchase of which may be charged to the Mobil Easipay Card.

"Replacement Mobil Easipay Card" means a Mobil Easipay Card specially issued in case of loss, theft or mutilation in accordance with the provisions of Section 4, as applicable.

"Sales Voucher" means a voucher issued by an Authorised Reseller at the time of purchase and charge of the Products, Other Products and/or Services to the Mobil Easipay Card.

"Services" means services provided by an Authorised Reseller, relating to maintenance and repair of an Authorised Vehicle or such other services approved by ExxonMobil in writing from time to time, the cost of which may be charged to the Mobil Easipay Card.

"Supplementary Card" means a Mobil Easipay Card issued to a Supplementary Cardholder.

"Supplementary Cardholder" means, in relation to a Principal Cardholder, any natural person designated in writing by the Principal Cardholder in the Mobil Easipay Card Application or from time to time to whom ExxonMobil issues a Mobil Easipay Card at the request of the Principal Cardholder. The Principal Cardholder may designate only Supplementary Cardholders who are members of the Principal Cardholder's immediate family and live in the Principal Cardholder's household.

Words importing the singular number include the plural number and vice versa.

- 2.1 The terms and conditions herein cover the Mobil Easipay Card Account established in the name of the Principal Cardholder in respect of the purchase and charge to the Mobil Easipay Cards of Products, Other Products and/or Service and the use of the Mobil Easipay Cards by the Principal Cardholder and other Cardholders. All obligations under the terms and conditions (notwithstanding reference made solely to the Principal Cardholder or any Cardholder) shall be the joint and several responsibility of the Principal Cardholder and any Supplementary Cardholder. The Principal Cardholder shall bring the terms and conditions of this Agreement to the attention of the Supplementary Cardholder and shall ensure that the Supplementary Cardholder complies with the same. Unless accepted earlier, such Supplementary Cardholders shall be deemed to accept these terms and conditions upon use of the Mobil Easipay Card. The release or discharge of liability or any invalidity or unenforceability in respect of a person of a person using a Mobil Easipay Card shall not discharge or affect the liability of any other person using the said card.
- 2.2 The Principal Cardholder agrees to be bound by the terms and conditions of this Agreement and shall be responsible for the Mobil Easipay Cards issued by ExxonMobil at the Principal Cardholder's request and for the Principal Cardholder's Mobil Easipay Card Account.
- 2.3 The Cardholder designated on a Mobil Easipay Card shall, immediately on receipt thereof, sign the Mobil Easipay Card. Upon acceptance of any Mobil Easipay Card, the Principal Cardholder represents and warrants to ExxonMobil that the particulars of the Cardholder and the Authorised Vehicle contained on such card are true and correct.
- 2A.1 When the Cardholder's application is approved by ExxonMobil, ExxonMobil may send the Cardholder the Mobil Easipay Card, and a renewal or replacement thereof, by ordinary post at the Cardholder's sole risk. ExxonMobil is not liable to the Cardholder for any loss or damage which the Cardholder may suffer if the Cardholder fails to receive the Mobil Easipay Card.
- 2A.2 The Cardholder must immediately upon receipt of the Mobil Easipay Card sign at the designated place thereon with the same signature appearing on the Cardholder's application for the Mobil Easipay Card. The Cardholder shall be deemed to have accepted and agreed to this Agreement when the Cardholder retains or uses the Mobil Easipay Card.

- 3.1 The Mobil Easipay Card enables the Cardholder designated thereon to purchase Products, Other Products and/or Services in respect to the Authorised Vehicle designated thereon from any Authorised Reseller and to charge such purchases to the Mobil Card PROVIDED ALWAYS THAT ExxonMobil shall not, under any circumstances or in any way whatsoever, be bound to ensure the availability or provision of the Products, Other Products and/or Services or be liable in the event of the non-availability or non-provision thereof and PROVIDED FURTHER THAT any purchase tax, customs excise and/or other levies or duties imposed before or after the date of any purchase and charge of the Products, Other Products and/or Services to the Mobil Easipay Cards shall be for the Principal Cardholder's account.
- 3.2 The Cardholder shall be the only person with authority to use the Mobil Easipay Card which bears the name of the Cardholder, the use of which shall relate only to the Authorised Vehicle designated on such Mobil Easipay Card.
- 3.3 ExxonMobil reserves the right to impose Credit Limits in respect to amounts chargeable on the Mobil Easipay Card(s). Credit Limits may be imposed upon issuance of the Mobil Easipay Card(s) or at any time thereafter and may be revised at any time as ExxonMobil may, at its absolute discretion, think fit. Credit Limits and revisions thereto shall take place immediately when determined by ExxonMobil, whether or not notified to the Principal Cardholder. The Principal Cardholder agrees not to exceed, and to ensure that the other Cardholders do not exceed these Credit Limits and not to from time to time exchange credit information or obtain a credit report on the Principal Cardholder. The Principal Cardholder agrees to consent to any request by ExxonMobil for credit information or obtain a credit report on the Principal Cardholder. The Principal Cardholder agrees to consent (and hereby does consent) to any request by ExxonMobil for credit information from any bank or other financial, commercial or governmental entity.
- 3.4 The Authorised Reseller shall have the right, but shall not be required to verify that the registration number of an Authorised Vehicle matches the number appearing on any Mobil Easipay Card and/or that the purchases charged to a Mobil Easipay Card relate to or is for the benefit of an Authorised Vehicle, and/or that the identity and/or authority of a person purporting or holding himself out to be a Cardholder is in fact the Cardholder.
- 3.5 ExxonMobil's records (including computer and microfilm stored records) of all matters relating to the Cardholder, any Card Transaction, the Cardholder's Mobil Easipay Card and/or the Cardholder's Mobil Easipay Card Account is conclusive evidence of such matters and is binding against the Cardholder for all purposes, save for manifest error, subject to ExxonMobil's right to rectify any error or omission therein and ExxonMobil's right to adduce other evidence. ExxonMobil may, in its absolute discretion, destroy any document relating to any Card Transaction or the Cardholder's Mobil Easipay Card Account after microfilming or otherwise recording the same in such manner as ExxonMobil may deem fit as well as to destroy such microfilm and records at any time. Without prejudice to the generality of the foregoing, the Principal Cardholder shall be responsible for and shall ensure that the Sales Voucher or the Mobil Easipay Card Receipt as the case may be accurately reflects any and all purchases charged to the Mobil Easipay Card. In the absence of manifest error, the Sales Voucher and Mobil Easipay Card Receipt shall be deemed as conclusive and binding upon the Principal Cardholder and any other Cardholder for all purposes of this Agreement. ExxonMobil shall not, under any circumstances or in any way whatsoever, be liable or responsible for:
- (i) any act or omission of any Authorised Reseller including the refusal by or failure of any Authorised Reseller to honour the Mobil Easipay Card or for any loss of damage arising from any defects or deficiency in or complaints relating to the Products, Other Products and/or Services or for any other problems or claims that the Principal Cardholder and/or any other Cardholder may have with or against an Authorised Reseller, or
 - (ii) any loss of profits, special, incidental, consequential, exemplary or punitive damages.
- 3.6 Any dispute or claim the Principal Cardholder and/or any other Cardholder may have with or against the Authorised Reseller shall not affect the obligations of the Principal Cardholder and/or the Cardholder under this agreement.

- 3.7 In all circumstances, the Principal Cardholder shall pay in full the amounts of all Charges.
- 3.8 The Principal Cardholder shall indemnify and keep ExxonMobil at all times indemnified against any and all claims, losses, damages, actions, demands, penalties, fines, costs or expenses (including without limitation, legal fees on a full indemnity basis) of any nature whatsoever and however arising which ExxonMobil may incur, sustain or suffer arising out of or relating to or in connection with the issuance of a Mobil Easipay Card to the Principal Cardholder or to any other Cardholder or the use of the Mobil Easipay Card by the Principal Cardholder and/or any Cardholder, or the use of Products, Other Products and/or Services.
- 4.1 The Principal Cardholder represents the truth and accuracy of the details furnished in the Mobil Easipay Card Application, notices and other information furnished or required to be furnished to ExxonMobil hereunder including, without limitation, the particulars of the Cardholder(s) and the Authorised Vehicle(s) in the Mobil Easipay Card Application. The Principal Cardholder further represents and warrants that the Cardholders other than the Principal Cardholder are now, and will at all times while this Agreement is in effect be, members of the Principal Cardholder's immediate family who live in the Principal Cardholder's household. The Principal Cardholder shall notify ExxonMobil in writing of any change of any Authorised Vehicle or particulars that have been furnished to ExxonMobil (including particulars set out in the Mobil Easipay (Fleet) Application), or any change of the Cardholders and/of their particulars, which notification shall be given by the Cardholder within 7 days of the relevant change, and which notification shall be effective on receipt by ExxonMobil of the same. Upon any such change, the Principal Cardholder shall surrender the Mobil Easipay Card relating to such Authorised Vehicle or Cardholder and ExxonMobil may issue a Replacement Mobil Easipay Card showing the changed particulars.
- 4.2 The Principal Cardholder shall be responsible and shall pay for any and all purchases of Products, Other Products and/or Services changed to the Mobil Easipay Cards, notwithstanding that an Authorised Vehicle is no longer so designated or an Cardholder or, that the purchases and changes were not incurred in respect of the Products, Other Products and/or Services or in respect of a particular Authorised Vehicle.
- 5.1 ExxonMobil will debit the current balance to the Cardholder's Card Account. ExxonMobil shall send the Cardholder a Statement of Account on a monthly basis or other periodic basis as ExxonMobil deems fit. The Cardholder shall inspect and examine the Statement of Account and notify ExxonMobil of any irregularity or error in the Statement of Account within 10 days from the date of the Statement of Account, failing which the Statement of Account is conclusive evidence of the Cardholder's liability on respect of the amount stated therein.
- 5.2 Without prejudice to Clause 5.5, the Cardholder is liable to pay the current balance shown on a Statement of Account to be outstanding as at the date of that Statement of Account. The Cardholder may, however, pay less than the specified current balance but the Cardholder must pay at least the minimum payment (calculated according to Clause 5.3), which ExxonMobil must receive on or before the payment due date.
- 5.3 **Minimum Payment**
The minimum payment amount due on a statement of account is calculated as follows:
- 1% of the current statement balance plus
 - Billed Interest Charges (including interest /service charges for QuickCash/Paywise) plus
 - Late Payment Charge plus
 - any outstanding minimum payment in respect of earlier statement of account or any part thereof plus
 - any amount in excess of combined credit limit or \$50 whichever is greater.
- 5.4 If ExxonMobil does not receive the current balance specified in the Statement of Account in full on or before the payment due date, the Cardholder must pay ExxonMobil the Administrative Fee, and other Charges specified in Clause 5A.
- 5.5 Notwithstanding and without prejudice to any other terms and conditions of this agreement, the Cardholder must forthwith pay the current balance upon ExxonMobil's demand which ExxonMobil may make at any time.

- 5.6 The Cardholder shall pay ExxonMobil all sums due under this Agreement in full without any deduction or withholding (whether in respect of set off, counterclaim, taxes, charges or otherwise) unless the deduction or withholding is required by law. If a deduction or withholding is required by law, the Cardholder must immediately pay ExxonMobil an additional amount so that ExxonMobil receives an amount equal to the full amount which ExxonMobil would have received had no such deduction or withholding been made; and the Cardholder must furnish ExxonMobil an official receipt of the relevant authority involved for all amounts so deducted or withheld.
- 5.7 Without prejudice to Clause 5.6, the Cardholder must pay, in addition to all other sums payable under this Agreement, any goods and services tax ("GST", which expression includes any tax of a similar nature that may be substituted for it or levied in addition to it) by whatever name called which may be imposed by law, in respect of any sums payable to or received or receivable by ExxonMobil or any expenses incurred by ExxonMobil in connection with this Agreement (except to the extent prohibited by law); and ExxonMobil will debit the same to the Cardholder's Card Account.
- 5.8 The Cardholder must pay ExxonMobil all sums due under this Agreement in Singapore dollars. If ExxonMobil receives a payment in a currency other than Singapore dollars, ExxonMobil will convert it to Singapore dollars at such time and rate of exchange as ExxonMobil may in ExxonMobil's absolute discretion determine. The Cardholder must bear all exchange risks, losses, commission, fees and charges which may thereby arise.
- 5.9 If a Card Transaction effected by the Cardholder is denominated in a currency other than Singapore dollars, ExxonMobil will convert it to Singapore dollars at such time and rate of exchange as ExxonMobil may in ExxonMobil's absolute discretion determine, before ExxonMobil debits it to the Cardholder's Card Account.
- 5.10 ExxonMobil will credit the Cardholder's Card Account with any refund in respect of a Card Transaction or any payment or other credit due to the Cardholder at such time as ExxonMobil may in ExxonMobil's absolute discretion determine after ExxonMobil's receipt of the amount of such refund, payment or credit in Singapore and conversion to Singapore dollars, where necessary, in accordance with Clause 5.8. Any such refund, payment or credit credited to the Cardholder's Card Account shall not be remitted to the Cardholder unless ExxonMobil otherwise determine) but shall be applied towards the full or partial discharge of the current balance.
- 5.11 If the Principal Cardholder elects to pay the Charges by Interbank Giro, he shall furnish ExxonMobil, and at all times keep in effect, a valid and enforceable direct debit authorisation (in form suitable to ExxonMobil) authorising ExxonMobil to debit the Principal Cardholder's Singapore bank account for such Charges. The Principal Cardholder shall ensure at all times that his bank honours ExxonMobil's Interbank Giro debits and that such bank account remains in good standing and contains sufficient funds to pay in full all Charges.
- Except as provided otherwise in the Agreement, the Charges shall be due and payable, and ExxonMobil will debit the Principal Cardholder's bank account, on the last banking business day of each calendar month for all Charges charged to the Mobil Easipay Card for the previous calendar month provided that nothing contained herein shall be deemed to limit ExxonMobil's right to debit the Principal Cardholder's bank account or otherwise receive payment in respect to any Charges for which ExxonMobil has not previously for any reason received payment in full.
- 5.12 ExxonMobil will furnish to the Principal Cardholder on a monthly basis statements of account recording the Charges and Interbank Giro debits (where applicable) or other payments made during the period covered by the statement.
- 5.13 The Principal Cardholder shall give written notification to ExxonMobil (Attention: Esso and Mobil Card Customer Service Centre) of any questions, problems or disputes concerning any such statement of account immediately on receipt of such statement but in any case, not later than seven (7) days from the date of the statement. In all circumstances, the Principal Cardholder shall pay in full the amounts stated on such statement as due and owing. Any credits due to the Principal Cardholder will be credited to the Principal Cardholder's Mobil Easipay Card Account and reflected in a statement of account in due course.

[Covered in 5A below]

[Covered in 5A below]

[Covered in 5A below]

5A.1 If ExxonMobil does not receive the Cardholder's full payment of the current balance specified in the Statement of Account on or before the payment due date, the Cardholder shall pay daily Administrative Fee at the rate of S\$3.00 per month or 2% per month, whichever is the greater, on :-

- (a) the amount of each unpaid Card Transaction, or part thereof, listed in the current Statement of Account from the date each such Card Transaction was effected until the date of the current Statement of Account; and
- (b) the current balance specified in the Statement of Account, from the date of the Statement of Account until the day before the date when ExxonMobil receives payment of the current balance (entirely or partly); and
- (c) the current balance specified in the Statement of Account less any partial payment, from the date of such partial payment to the date of the next Statement of Account or the date when ExxonMobil receives full payment of the current balance, whichever is the earlier; and
- (d) the amount of each Card Transaction debited to the Card Account after the date of the Statement of Account, from the date each such Card Transaction was effected until the date of the next Statement of Account or the date when ExxonMobil receives full payment of the current balance, whichever is the earlier.

5A.2 The Cardholder shall also pay :-

- (a) a late payment charge calculated at the fixed rate of S\$40.00 per month if ExxonMobil does not receive the Cardholder's full payment of the minimum payment amount specified in the Statement of Account on or before the payment due date; and
- (b) a non-refundable annual fee; and
- (c) a renewal/replacement fee for the renewal/ replacement of the Card; and
- (d) a return check/GIRO handling fee of S\$25.00 if any check or other payment order made payable to ExxonMobil is dishonoured for any reason; and
- (e) a foreign exchange fee for any foreign currency payment paid to ExxonMobil; and
- (f) an retrieval fee for ExxonMobil's production or copying at the Cardholder's request, calculated as follows:-

Document	Administrative fee per copy
Sales draft:	
(i) current to 2 months old	S\$ 5.00
(ii) more than 2 months to 1 year old	S\$ 15.00
Statement of account:	
(i) current to 2 months old	S\$ 0.00
(ii) more than 2 months to 1 year old	S\$ 15.00
(iii) more than 1 year to 5 years old	S\$ 30.00
(iv) more than 5 years old	S\$100.00

- (g) a service fee for any service or facility provided by ExxonMobil or any action taken by ExxonMobil in carrying out any of the Cardholder's instructions and/ or requests relating to the Cardholder's Card Account, whether such service or action is referred to or contemplated in this agreement or otherwise.

5A.3 ExxonMobil is entitled, in ExxonMobil's absolute discretion, to vary or determine, at any time and from time to time, the amounts, rates, types and/or basis of calculation of all Administrative Fee and other Charges payable by the Cardholder under this Agreement without notice and without giving any reason. Without prejudice to the foregoing, such notice of changes of the Administrative Fee and other Charges may be contained in the Statement of Account, which shall be effective

from such date as ExxonMobil may specify. ExxonMobil may debit the same to the Cardholder's Card Account and/or request that the Cardholder pay the same on demand as ExxonMobil may deem fit.

- 5A.3 All Administrative Fee and other Charges provided by this Agreement to be payable by the Cardholder is calculated on a 365/366 (leap year)-day year; and payable by the Cardholder as well after as before judgment.
6. The Principal Cardholder undertakes and agrees with ExxonMobil that it shall at all times during the continuance of this Agreement observe and perform, and shall ensure that all other Cardholders shall at all times during the continuance of the Agreement observe and perform, all the terms and conditions set out in this Agreement, including without limitation, the following:
- (i) To take all reasonable care and precaution to prevent the loss, theft or mutilation of any Mobil Easipay Card(s).
 - (ii) Not to reveal the PIN of any Mobil Easipay Card (s) to any person other than the Cardholder designated on such card.
 - (iii) To reimburse ExxonMobil all costs and expenses (including without limitation, legal fees on a full indemnity basis) which ExxonMobil may pay, incur or sustain in relation to any action taken to enforce the terms or conditions of this Agreement.
 - (iv) To immediately inform ExxonMobil if the Principal Cardholder and/or any other Cardholder suspects that a Mobil Easipay Card is being used without the authorisation of the Principal Cardholder; and
 - (v) To inform ExxonMobil of any changes of its address and that of the other Cardholders within 7 days of such change.
- 7.1 The Principal Cardholder shall immediately send to ExxonMobil (Attention: Esso and Mobil Card Customer Service Centre) a Notification of Loss, in writing, advising the loss of theft of any Mobil Easipay Card. The Principal Cardholder shall be fully liable for all Charges incurred or accrued prior to ExxonMobil's receipt of the said Notification of Loss. The Principal Cardholder shall have no liability for any Charges incurred or accrued after ExxonMobil's receipt of the Notification of Loss PROVIDED ALWAYS THAT if the loss or theft of the Mobil Easipay Card is the result of any breach or default of this Agreement by the Principal Cardholder and/or any other Cardholder, the Principal Cardholder shall be fully liable for all Charges, whether incurred or accrued against the said Mobil Easipay Card on, before or after ExxonMobil's receipt of the Notification of Loss.
- 7.2 If any Mobil Easipay Card reported lost or stolen shall be subsequently recovered, the said Mobil Easipay Card shall not be used. Only a Replacement Mobil Easipay Card issued by ExxonMobil may be used instead. The Principal Cardholder shall immediately notify ExxonMobil in writing of the recovery of the original Mobil Easipay Card and return such card to ExxonMobil.
- 8.1 This Agreement or any Mobil Easipay Card, as applicable, may be terminated, revoked or cancelled as follows:
- (i) by ExxonMobil at any time without prior notice, with or without cause whereupon the Cardholder must:
 - (a) immediately return to ExxonMobil the Card cut in half; and
 - (b) pay the current balance in full (including such Card Transaction which the Cardholder has carried out but which has not been debited to the Cardholder's Card Account before ExxonMobil receives the Cardholder's Mobil Easipay Card);
 - (ii) by the Principal Cardholder:
 - (a) giving ExxonMobil fourteen (14) days prior written notice, requesting the cancellation of this Agreement or any Mobil Easipay Card(s); and
 - (b) returning to ExxonMobil the Mobil Easipay Card(s) cut in half; and
 - (c) paying to ExxonMobil the current balance in full (including the amount of any Card Transaction which the Cardholder has carried out but which has not been debited to the Cardholder's Card Account before ExxonMobil receives the Cardholder's Card), provided that such termination will only take effect after ExxonMobil's receipt of the Card and full payment of the current balance.

- 8.2 ExxonMobil may also, at any time, suspend the use of any Mobil Easipay Card with or without prior notice and for such period as ExxonMobil may, in its absolute discretion, think fit.
- 8.3 The termination, cancellation, suspension or revocation of the Principal Cardholder's Mobil Easipay Card pursuant to the provisions of this Agreement shall be deemed to be a termination, cancellation, suspension or revocation of this Agreement and of the Principal Cardholder's Mobil Easipay Card Account, except as provided otherwise in this Clause 8.
- 8.4 The principal Cardholder shall remain liable for all Charges, incurred in respect of any Mobil Easipay Card after the termination, cancellation, revocation, suspension or request for cancellation of this Agreement or of any Mobil Easipay Card.
- 8.5 On the effective date of termination, cancellation or revocation of this Agreement, regardless of the reason thereof, the Principal Cardholder shall immediately settle in full all Charges incurred on the Mobil Easipay Card(s) and shall return to ExxonMobil all the Mobil Easipay Cards issued to the Principal Cardholder and all other Cardholders. No termination, cancellation, suspension or revocation in accordance with this Agreement shall affect the Principal Cardholder's obligation and liability to effect full payment for any and all Charges and other amounts due to ExxonMobil under this Agreement.
- 8.6 The termination, cancellation, suspension or revocation of this Agreement or any Mobil Easipay Card shall be without prejudice to ExxonMobil's rights in respect of any antecedent breach of the agreements and stipulations herein contained.
- 8.7 The Principal Cardholder agrees to indemnify and hold ExxonMobil harmless from any losses, damages or liabilities arising from any and all claims, actions, demands or liabilities arising from any and all claims, actions, demands, costs or expenses (including without limitation, legal fees on a full indemnity basis) of any nature whatsoever and however arising which ExxonMobil may incur, sustain or suffer arising out of or relating to or in connection with the Cardholder's breach of any of his obligations under this Agreement and/or the termination, cancellation, suspension or revocation of this Agreement and/or of any Mobil Easipay Card.
9. ExxonMobil shall have no obligation to issue any Mobil Easipay Card or any Replacement Mobil Easipay Card to any Cardholder, such issuances being at the sole discretion of ExxonMobil. ExxonMobil may at the Cardholder's request or at any time without incurring any liability or giving any reason, and upon giving the Cardholder notice, change the Cardholder's Mobil Easipay Card Account number; and issue a replacement Mobil Easipay Card; and transfer the current balance and all credits (if any) from the Cardholder's original Mobil Easipay Card Account to the new Mobil Easipay Card Account.
- 10.1 The Principal Cardholder acknowledges and agrees that each of the Mobil Easipay Cards issued pursuant to the Agreement are and shall remain the property of ExxonMobil.
- 10.2 ExxonMobil may, at any time and from time to time without prior notice and at its sole discretion, revoke or suspend the right of any Cardholder to use any Mobil Easipay Card in its entirety or any other aspect of the Mobil Easipay Card. Upon the revocation of the right to use any Mobil Easipay Card, the Principal Cardholder shall immediately return such Mobil Easipay Card to ExxonMobil and pay to ExxonMobil the current balance in full (including the amount of any Card Transaction which the Cardholder has carried out but which has not been debited to the Cardholder's Card Account before ExxonMobil receives the Cardholder's Card). ExxonMobil further reserves the right to limit or restrict the Cardholder's right to use the Mobil Easipay Card (Fleet) in any manner whatsoever which ExxonMobil in its discretion thinks fit (including but not limited to limitations or restrictions as to frequency of use).
11. ExxonMobil may, at any time and from time to time, amend any of the provisions of this Agreement by giving to the Principal Cardholder written notice (in such manner as ExxonMobil may see fit) of any amendments proposed shall take effect twenty one (21) days after the date of the said notice of amendment and the Principal Cardholder shall be deemed to have accepted and agreed to such amendment without reservation unless ExxonMobil shall have received the Principal Cardholder's written notice of termination of this Agreement prior to the effective date of such amendment.

12. ExxonMobil may, whenever ExxonMobil considers it in ExxonMobil's interest, at any time and without liability to the Cardholder, whether before or after termination of his Mobil Easipay Card Account, disclose any information relating to him or his Mobil Easipay Card Account or any other account which the Cardholder may have with ExxonMobil, to any third party as ExxonMobil may deem fit in ExxonMobil's absolute discretion, including, without prejudice to the generality of the foregoing, ExxonMobil's servants, agents, assigns, correspondents, and/or independent contractors; any other Merchant; any person authorised by the Cardholder to operate his Mobil Easipay Card Account; any person involved in facilitating, effecting, processing or providing any facilities or services in respect of or in connection with the his Mobil Easipay Card Account and/or this agreement; any bank or financial institution; any government agency, statutory board or authority in Singapore or elsewhere; and any other person to whom ExxonMobil consider it in ExxonMobil's interest to make such disclosure. Where applicable, the Cardholder agrees that his signing of the Card application form shall constitute the Cardholder's written permission for any such disclosure or any other disclosure required by law.
13. ExxonMobil may, by giving at least one (1) month's prior written notice, impose a non-refundable annual fee for the use of each of the Mobil Easipay Cards.
14. The Principal Cardholder shall not have the right to assign, transfer or delegate any or all of its rights or obligations hereunder and any purported assignment, transfer or delegation shall be null and void. ExxonMobil may freely assign any or all of its rights, titles and interests (including without limitation, any claims or right to receive payment of any monies hereunder) in or contemplated under this Agreement.
15. ExxonMobil may, from time to time, at its sole discretion, waive either unconditionally or on such terms and conditions as it may deem fit, any breach by the Principal Cardholder and/or any other Cardholder of any of the terms or conditions herein contained and any modification thereof but without prejudice to its powers, rights and remedies for enforcement thereof.

PROVIDED ALWAYS THAT:

- (i) no neglect or forbearance of ExxonMobil to require and enforce payment of any monies hereunder or the performance and observances of any terms or conditions herein contained nor any time which may be given to the Principal Cardholder or any other Cardholder shall in any way prejudice or affect any of the rights, powers or remedies of ExxonMobil at any time afterwards to act strictly in accordance with the provisions thereof; and
- (ii) no such waiver of any such breach as aforesaid shall prejudice the rights of ExxonMobil in respect of any of the terms or conditions aforesaid.
16. Any statement or notice sent by ExxonMobil under this Agreement shall be deemed to have been received by the Principal Cardholder on the date following the date of its posting by ordinary mail to the address set forth on the Principal Cardholder's application or such other address of which ExxonMobil shall have received notice in writing addressed to ExxonMobil Asia Pacific Pte Ltd, Orchard Post Office, PO Box 700, Singapore 912324 (Attention: Esso and Mobil Card Customer Service Centre).
17. This Agreement shall constitute the entire obligations of ExxonMobil and the Principal Cardholder with respect to the subject matter hereof and shall supersede any and all prior and contemporaneous agreements and expressions of intent or understanding in respect thereto.
18. In case any provision in this Agreement shall be or at any time shall become invalid, illegal or unenforceable in any respect under law, such invalidity, illegality or unenforceability shall not in any way affect or impair any other provisions of this Agreement but this Agreement shall be construed as if such invalid or illegal or unenforceable provision had never been contained herein or therein.
19. These Terms & Conditions (or the provision herein) shall survive the termination or cancellation of the Mobil Easipay Card and/or Mobil Easipay Card Account for any cause whatsoever.
20. This Agreement and all matters arising out of the issuance or use of the Mobil Easipay Cards are subject to the laws of Singapore.



Credit Cards

What you should know...

A credit card is primarily a convenient payment mechanism. It is not intended to be a long term credit facility. Should you require long-term financing, you may wish to consider alternative financial products.

5 Questions you should ask yourself

1. Why am I applying for this card?
2. Can I pay for the purchases in full each month? Or do I intend to pay the minimum sum required and rollover my payment?
3. If I do rollover my payments, do I have the capacity to pay the accompanying charges?

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4. Do I understand the terms and conditions for the use of the card? For example, do I know what are the various fees, interest, finance charges and penalties that accompany the use of the credit card?
5. What action can the bank take if I fail to settle my overdue payments?

10 Questions you should ask the bank

Membership Fees

1. When will the promotional free membership period, if any, expire? What is the fee I will have to pay after the expiry period?

Payment

2. What is the minimum amount I have to pay each month?
3. How much interest do I have to pay on the outstanding amount?
4. If I do not make the minimum payment for one month, what are all the interest and other charges that I will have to pay?
5. What are the charges I will incur if my payment, either by cheque or GIRO, is returned for whatever reasons?

Cash Advances

6. If I take a cash advance from my credit card line, what are the charges that I will have to pay?

Loss of Credit Card

7. If I lose my credit card, what must I do?
8. If I lose my credit card, what are my liabilities for unauthorised purchases?

Credit Limit

9. What is my credit limit?

Changes in Terms and Conditions

10. If there are any changes in the terms and conditions for the use of the card, will I be informed of these changes? If so, when will I be informed of these changes?

