

TERMS AND CONDITIONS GOVERNING THE VOYAGE CREDIT CARD 2019 PROMOTION (the "Promotion")**Promotion Period**

1. The promotion period will be from 15 March 2019 to 31 December 2019 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - a. You are a principal and supplementary cardholder of the Bank of Singapore VOYAGE, OCBC Premier Private Client VOYAGE, OCBC Premier VOYAGE or OCBC VOYAGE Card (the "Card"); and
 - b. Your VOYAGE Card account(s) are in good standing with OCBC during the Promotion Period.

Promotion Benefits

3. During the Promotion Period, if the Eligible Cardmember charges any foreign currency to the Card, he/she can earn an additional 0.1 VOYAGE Miles for every S\$1 equivalent charged in foreign currency. This means the Eligible Cardmember will earn up to an aggregate of 2.4 VOYAGE Miles for every S\$1 equivalent charged in foreign currency to the Card.
4. During the Promotion Period, if the Eligible Cardmember charges at least S\$1,500 in foreign currency in eligible spend categories, he will get a complimentary one-way Transfer Limousine Service ("Service"). For the avoidance of doubt, no VOYAGE Miles will accrue if the Card spend was incurred in connection with any of the following spend categories:

- All Card fees and charges
- Card annual fees, membership fees, renewal fees
- Balance Transfer
- Charges incurred for any Balance Transfer facility
- Cash-on-Instalment facility
- Charges incurred for any Cash-on-Instalment facility
- Instalment Payment Plan
- Extended payment plan
- Income tax payment
- Interest
- Late payment charges
- Goods and services taxes
- Cash Advances
- Recurring payments for utilities and telecommunication services
- Cleaning, Maintenance and Janitorial Services
- Real Estate Agents and Managers – Rental
- Financial transactions that includes financial services such as money transfer, money order, traveller cheques and securities brokerage payments

- Charges, fees and other costs payable to any non-profit organisations which includes charitable, religious and political organisations.
 - Charges, fees and other costs payable to any Government Institutions and services which includes Educational Institutions, courts including without limitation court fees and costs, fines, bail and bond payments, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here.
 - Any payments to Great Eastern General Insurance and NTUC Income in relation to any insurance policies. We reserve the right to claw back any and all VOYAGE Miles previously awarded to you for any Insurance policy transactions placed on your Card if the policy is cancelled under the freelook period and/or pre-maturely terminated, regardless of whether the removal of such policy is initiated by you or the insurer.
 - Payment of funds to prepaid accounts and merchants who are categorised as "payment service providers" which includes and not limited to EZ-Link, NETS FlashPay, eNETS, SAM, Transit Link and AXS. OCBC Bank has the absolute discretion to determine which provider is considered a "payment service provider".
5. The maximum number of complimentary one-way Service an Eligible Cardmember can receive each month under all the promotions and benefits programmes managed by OCBC is two. This complimentary one-way Service is valid for three months from the day of award (the "validity period") and can be utilised any time within the validity period. For the avoidance of doubt, if other charges are incurred in connection with the Service by the Cardmembers (e.g. he uses the Service more than twice in the same month, any midnight surcharges, extra stop service charges etc), the Cardmember will continue to be liable for such charges incurred. The complimentary fee waiver is non-cumulative and will lapse if not utilised by the Cardmember within the validity period.
 6. During the Promotion Period, the Eligible Cardmember will be entitled to unlimited complimentary visits to Plaza Premium Lounges and can bring 1 accompanying guest per visit without charge. The Plaza Premium Lounges can be found on ocbc.com/voyage. Any additional accompanying guest by the Cardmember will be charged a rate of US\$26 per visit.

General

7. The benefits made available to the Eligible Cardmembers under this Promotion are not exchangeable or refundable for cash, credit or kind.
8. OCBC reserves the right to suspend, withdraw or terminate the Promotion at any time without notice. The decision of OCBC on all matters relating to the Promotion shall be final, binding and conclusive on all Eligible Cardmembers, including without limitation, any decision on the eligibility of any person to participate in the Promotion.
9. OCBC may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify the terms of the Promotion at any time. The Eligible Cardmembers are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if they continue to enjoy the benefits described herein.
10. Unless expressly modified in the terms and conditions of this Promotion, the terms and conditions of the VOYAGE Credit Card Programme shall continue to prevail.

11. In the event of any inconsistency between terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, the terms of the Promotion as set out herein shall prevail.
12. The terms of Promotion shall be governed by and construed in accordance with the laws of Singapore, and the Eligible Cardmembers irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.
13. A person who is not a party to the terms and conditions of this Promotion has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any term or condition of this Promotion.