

## Frequently Asked Questions

1. VOYAGE Miles
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3. Travel Related Benefits (including Airport Transfer and Travel Insurance)
4. Annual Service Fee

### 1. VOYAGE Miles

**Q: Are the VOYAGE Miles the same as OCBC\$ or OCBC Miles?**

A: VOYAGE Miles are unique to VOYAGE Cards only. VOYAGE Miles are different from OCBC\$, any other rewards programme offered by OCBC Bank or any other frequent flier miles. VOYAGE Miles can be accrued only through the OCBC VOYAGE Card, OCBC Premier VOYAGE Card, OCBC Premier Private Client VOYAGE Card or Bank of Singapore VOYAGE Card.

**Q: Can VOYAGE Miles be converted to any frequent flyer miles with other airlines?**

A: VOYAGE Miles can only be converted to KrisFlyer Miles. However, you can use VOYAGE Miles to redeem for flights on any airlines directly without converting. To redeem directly for flights on any airlines, please contact VOYAGE Exchange (+65 6593 9999 or [voyage@voyagemiles.com](mailto:voyage@voyagemiles.com))

**Q: I have existing KrisFlyer Miles. Can I combine VOYAGE Miles and KrisFlyer Miles to redeem for air-tickets with VOYAGE Exchange?**

A: KrisFlyer Miles and VOYAGE Miles are separate miles and cannot be combined to redeem for air tickets. However, you can convert your VOYAGE Miles to KrisFlyer miles at a rate of 1:1 and redeem for tickets with Singapore Airlines. The conversion of VOYAGE Miles to KrisFlyer miles is subjected to wait time.

**Q: How does the conversion to KrisFlyer miles work? Is there a \$25 conversion fee?**

A: The conversion fee is waived for conversions done from VOYAGE Miles to KrisFlyer miles.

**Q: Can I redeem VOYAGE Miles for domestic flights and hotel bookings?**

A: Yes, VOYAGE Miles can be used for to redeem for flights on any airline or hotels with VOYAGE Exchange

**Q: Can I redeem VOYAGE Miles on other items?**

A: Yes, VOYAGE Miles can be redeemed on other items such as cash credit and/or Vouchers with select merchants. For a full listing of the redemption catalogue, please visit the OCBC Rewards page at [www.ocbc.com/rewards](http://www.ocbc.com/rewards)

**Q: What happens to my VOYAGE Miles if I'm upgrading my VOYAGE card?**

A: VOYAGE Miles are consolidated on customer level and will not impact customer changing to a different VOYAGE segment card, i.e. changing from a Premier VOYAGE card to Premier Private Client VOYAGE card. The VOYAGE Miles will be retained if there is a valid VOYAGE Card. Should customer not maintain at least one (1) VOYAGE card, the VOYAGE Miles will be removed.

**Q: What's the time frame for VOYAGE Miles refunds?**

A: Processing time frame for VOYAGE Miles refunds may take up to 60 days for the miles to be refunded back to cardmembers credit card account. There is dependency on air carrier to first process the refund.

**Q: What will happen to my VOYAGE Miles after I terminate my card?**

A: VOYAGE Miles will not be available for redemption upon card termination.

## 2. VOYAGE Exchange

**Q: How do I redeem my VOYAGE Miles for air-tickets?**

A: Simply call our VOYAGE Exchange at 6593 9999 or email [voyage@voyagemiles.com](mailto:voyage@voyagemiles.com) and let the VOYAGE Exchange Consultant know your travel plans. The VOYAGE Exchange Consultant will advise on available options. You can confirm your booking with the VOYAGE Exchange over the phone and ticket confirmation will be sent to you.

**Q: Are there additional fees for using the concierge service?**

A: No, the bank and/or the concierge service will not levy any additional fees for using the service.

## 3. Travel Related Benefits

**Q: Can I accumulate my spend over a few months in order to qualify for the complimentary Airport Transfer Service?**

A: One-time complimentary Airport Transfer Service can be redeemed each calendar month with a min. spend of S\$3,000 in that calendar month. For example, in Jun 2019, with S\$3,000 spent on the VOYAGE Card will entitle the cardmember to the complimentary service in Jun 2019. An additional transfer can be redeemed for the next S\$3,000 spent. (Complimentary Airport Transfer Service is capped at 2 transfers per month with a min. spend of S\$6,000)

The cardmember can use this service before the accumulation amount is met.

At the end of the calendar month if either the S\$3,000 or S\$6,000 minimum spend is met, charges will be waived based on the respective entitlement and total rides utilised for that calendar month. If not, S\$45 will be charged to your VOYAGE Card.

**Q: How will I be notified of my Complimentary Travel benefits?**

A: Spend consolidation is after month end and will be computed to generate the entitlement. SMS will be sent to inform customer of the entitlement by middle of the following earn month.

**Q: Why is your limousine entitlement data not updated?**

A: The entitlement data will be updated on beginning and mid of every month

**Q: How do I check for my latest entitlement?**

A: Call Contact Centre or VOYAGE Exchange to check for your entitlement. A SMS notification will be sent on the following month after which spending has been met.

**Q: What is the vehicle used for the Airport Transfer?**

A: The default vehicle used for the Service will be a 4-seater Mercedes or its equivalent

**Q: What do I know if the Travel Insurance is applicable for me?**

A: Travel insurance is applicable if customers charge full travel fares on their VOYAGE Card (including full VOYAGE Miles redemption or Partial VOYAGE Miles redemption + taxes charged on VOYAGE Card)

**Q: Does the Travel Insurance cover only Principal Cardmember?**

A: If Principal or Supplementary Cardmember purchased tickets for both Principal and Supplementary Cardmembers, both will be covered and vice versa.

If Principal Cardmember purchases only for him/herself, only the Principal Cardmember will be covered. The same goes for the Supplementary Cardmember.

If Principal Cardmember were to purchase for himself/herself and another party who is not a Supplementary Cardmember, only the Principal Cardmember will be covered.

**Q: Does the Travel insurance cover Supplementary card holder and/or family of Cardmembers?**

A: Only the Supplementary Cardmember will be covered if his/her ticket is purchased with VOYAGE card.

**Q: How do I make a claim against my Travel Insurance?**

A: For enquiries or claims, please contact GEG Customer Service at 1800-248 2888 (Select Option "2" for General Insurance) or email [gicare-sg@greateasterngeneral.com](mailto:gicare-sg@greateasterngeneral.com)

## **4. Annual Service Fees**

**Q: Is there an annual fee for the VOYAGE Card?**

A: Yes. The Annual Service Fee (ASF) will be S\$488 p.a. for main cards and S\$188 p.a. for supplementary Cardmembers. The ASF for the first 2 supplementary Cardmembers are waived for the first year only. There is no fee waiver for principal cards.

Upon charge of ASF S\$488, the welcome VOYAGE Miles (VM) of 15k VM will be awarded in the following month. The 15k VM is awarded with the condition that ASF will be paid. Waiver of ASF will incur a clawback of 15k VM if it has been awarded. Clawback will be processed within 2-3 working days upon confirmation.

Cardmembers can also opt to upgrade their ASF to the S\$3,210 option (only applicable for main Cardmembers)

Upon confirmation of upgrade, the revised ASF of S\$3,210 will be charged to cardmember's Card account and follow the below schedule:

1. S\$3,210 will be charged (within T+3 working days from confirmation)
2. 150,000 VM will be awarded to customer (T+6 working days from confirmation)
3. VM will be converted to KF on customer's behalf (T+9 working days from confirmation)
4. All ASF upgrades cannot be retained as VOYAGE Miles