

TERMS AND CONDITIONS GOVERNING THE VOYAGE CREDIT CARD PROGRAMME

The Voyage Credit Card Programme (“**Programme**”) is a programme that inter alia offers Voyage Miles (as defined below) as rewards which can be used for redemption of airline tickets and hotel bookings and is made available to all OCBC Voyage Credit Card cardmembers, Premier Voyage Credit Card cardmembers and Bank of Singapore Voyage Credit Card cardmembers (collectively, “**Cardmembers**”) pursuant to the terms and conditions set out below.

Usage of the Card (as defined below) will be deemed acceptance by the Cardmember of the terms and conditions of the Programme.

1. VOYAGE MILES ACCRUAL

1.1 As a reward for incurring spend on their respective Voyage Credit Cards (each, a “**Card**”), all Cardmembers will, subject to the terms and conditions of the Programme, be awarded Voyage Miles (“Voyage Miles”) at the rates set out below:

1.1.1 earn 2.3 Voyage Miles for every S\$1 equivalent charged in foreign currency to the Card. For the avoidance of doubt, any overseas spend charged to the Card in Singapore dollars will earn Voyage Miles at a rate of S\$1: 1 Voyage Mile;

1.1.2 earn 2.3 Voyage Miles for every S\$1 charged to the Card at any restaurant, cafe, caterer and fast food restaurant in Singapore, but excludes all food and beverage spend at hotels and country clubs. For the avoidance of doubt, spend incurred for wedding banquets held at hotels and country clubs will earn Voyage Miles at the rate described in paragraph 1.1.3 below; and

1.1.3 earn 1 Voyage Mile for every S\$1 spend charged to the Card

Voyage Miles shall be awarded to the Cardmember based on the amount of each Card transaction charged to the Card Account, rounded down to the nearest whole number.

1.2 Each Cardmember can earn up to a maximum of 230,000 Voyage Miles each month. All Voyage Miles accrued have no expiration date.

1.3 No Voyage Miles will accrue if the Card spend was incurred in connection with any of the following spend categories:

1.3.1 All Card fees and charges

1.3.2 Card annual fees, membership fees, renewal fees

1.3.3 Balance Transfer

1.3.4 Charges incurred for any Balance Transfer facility

1.3.5 Cashwise facility

1.3.6 Charges incurred for any Cashwise facility

1.3.7 Instalment Payment Plan

1.3.8 Extended payment plan

1.3.9 Income tax payment

1.3.10 Interest

1.3.11 Late payment charges

1.3.12 Goods and services taxes

1.3.13 Cash Advances

1.3.14 Charges, fees and other costs payable to any Government Institutions and courts including without limitation court fees and costs, fines, bail and bond payments, fees and payments for postal services and other miscellaneous government services **(This will come into effect on 30 April 2016)**

1.3.15 Any payments to Overseas Assurance Corporation and NTUC Income in relation to any insurance policies **(This will come into effect on 30 April 2016)**

1.3.16 Payment of funds to prepaid accounts and merchants who are categorised as "payment service providers". OCBC Bank has the absolute discretion to determine which provider is considered a "payment service provider"

1.4 OCBC Bank reserves the right to revoke, deduct and/or recompute any Voyage Miles awarded in the event a Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Cardmember or OCBC Bank, as the case may be.

1.5 The Voyage Miles cannot be transferred, assigned or carried on to any other card issued by OCBC Bank.

1.6 A sign up bonus ("Bonus") as determined by OCBC Bank at OCBC Bank's absolute discretion will be awarded to Cardmember upon such Cardmember's full settlement of the non-refundable S\$488 Annual Service Fee. For the avoidance of doubt, the S\$488 Annual Service Fee will be charged upon the approval of Card and will be reflected in the first Voyage Card statement. For the avoidance of doubt, the S\$488 Annual Service Fee is payable once OCBC Bank has approved the issuance of the Card to a Cardmember and such Cardmember is liable to pay such fees regardless of whether he/she decides to cancel or terminate the Card at any point in time.

1.7 The Voyage Miles awarded, including any Bonus awarded by OCBC Bank, to each Main/Principal Cardmember will be reflected in the relevant Main/Principal Cardmember's monthly Card statement, and will also be available for viewing via OCBC Rewards Portal at www.ocbc.com/rewards or on OCBC Internet Banking/Mobile Banking at www.ocbc.com/login.

1.8 Voyage Miles shall be awarded to the Cardmember based on the total amounts of transactions charged to the Card Account each month, rounded down to the nearest whole number.

2. TRANSFER SERVICE ("SERVICE")

2.1 The one-way Service is available at a discounted rate of S\$45 to all principal Cardmembers from any Singapore address to/from one of the following locations:

2.1.1 Changi International Airport – Terminals 1, 2 and 3

2.1.2 Seletar Airport

2.1.3 Harbourfront Ferry Terminal

2.1.4 Tanah Merah Ferry Terminal

2.1.5 Railway Station

2.2 Each Cardmember shall be entitled to call Voyage Exchange to book the Service. The primary Cardholder must book the one-way service by calling Voyage Exchange at least 24 hours in advance before the anticipated time of arrival at the airport. The Voyage Exchange hotline is +65 6593 9999 or such other number as may be notified by OCBC Bank. An email and SMS will be sent to Cardmembers once their Service booking is confirmed.

2.3 The default vehicle used for the Service will be a 4-seater Mercedes.

2.4 Excess charges incurred on the Service (if any), must be charged by the Cardmember to the Card.

2.5 Any changes or cancellations to any Service booking must be communicated to OCBC Bank through the respective Hotlines at least 12 hours prior to the Cardmember's flight arrival/departure. Late cancellations (less than 12 hours before flight arrival/departure) and no shows will be charged to Cardmember at S\$60 per booking.

2.6 A grace period of 15 minutes waiting time will be given for any Service booking. Thereafter, excess minutes will be rounded up in blocks of 15 minutes. Each block of 15-minute waiting time will be charged at S\$10. If the waiting time exceeds 45 minutes (including the 15-minute grace period), the booking will be considered as cancelled and S\$60 cancellation fee shall apply.

2.7 Extra stop service will only be provided at the Cardmember's request at a rate of S\$10 per stop, provide that the stops requested for are on the way to the final destination (guideline: within 2km deviation from the routing). For stops which are out of the way, S\$20 surcharge will be imposed. Picking up of air tickets or documents enroute to the final destination is considered as an extra stop service.

2.8 Midnight surcharges shall apply to the Services provided between the hours of 12 midnight to 6 am. It will be applicable for assignments that originate or proceed into the midnight hours. This is regardless of initial pick-up or drop off time. More information about midnight surcharge rates can be found at www.ocbc.com/voyage.

2.9.1 If a Cardmember charges at least S\$5,000 (or its equivalent) on his/her Card in any month, the Cardmember will be awarded with one complimentary one-way Service on the day the cardmember's spend hits S\$5,000. 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 once 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. **(This will come into effect on 14 March 2016)**

Determination as to whether the S\$5,000 minimum spend requirement has been met shall be based on the transaction posting date (which may be different from the actual date of the transaction).

2.9.2 The one-way Service awarded to each Main/Principal Cardmember will be reflected in the relevant Main/Principal Cardmember's monthly Card statement, and will also be available for viewing via OCBC Rewards Portal at www.ocbc.com/rewards or on OCBC Internet Banking/Mobile Banking at www.ocbc.com/login. **(This will come into effect on 30 April 2016)**

3. VOYAGE MILES REDEMPTION

3.1 Voyage Miles that have been accrued by Cardmembers can be used by Cardmembers to redeem airline tickets, hotel accommodations and/or other travel related arrangements made available for redemption from time to time (collectively, "Travel Arrangements"). The Cardmember may only redeem those Voyage Miles registered and credited to the Cardmember's Card account at the time of making the redemption. The records of OCBC Bank shall be conclusive evidence in respect of the number of Voyage Miles registered and credited the Cardmember's Card account.

3.2 Cardmembers can submit their Voyage Mile redemption request by calling the Voyage Exchange Hotline (+65 6593 9999). The fulfilment of any Voyage Miles redemption request is subject to the availability of the Travel Arrangements requested for.

3.3 Where a Travel Arrangement is fulfilled in part by the redemption of Voyage Miles and in part by monetary payment, the Cardmember shall fulfil the monetary payment component of the Voyage Mile redemption request by charging the outstanding amount to his Card account.

3.4 All Voyage Miles redemption requests made by any Cardmember shall be binding on such Cardmember and OCBC Bank shall be entitled to act and rely on such instructions.

3.5 If Cardmembers need to cancel or amend their Voyage Miles redemption request, they can call the Voyage Exchange Hotline (+65 6593 9999) to make this request. If the cancellation or amendment request can be accommodated, OCBC Bank shall (where applicable), arrange for the relevant Voyage Miles or monies to be credited back to the Cardmember's Card account. If the cancellation or amendment request cannot be accommodated, all Cardmembers agree to be bound by the terms of their original Voyage Miles redemption request.

3.6 Each Cardmember may be charged an administration fee for the processing and handling of any cancellation or amendment Voyage Miles redemption request. Please call the Voyage Exchange Hotline (+65 6593 9999) for more information about such fees.

3.7 A SMS will be sent to Cardmembers once their Voyage Mile redemption request has been approved.

4. VOYAGE MILES CONVERSION

4.1 Voyage Miles accrued by the Cardmember can be converted into card points awarded by any other rewards programme managed by OCBC Bank (e.g. OCBC\$). The conversion will be done at the then prevailing conversion rate as determined by OCBC Bank from time to time. Such conversion can be made through the OCBC rewards portal – www.ocbc.com/rewards or by calling the respective Customer Service Hotline.

5. KRISFLYER MILES REDEMPTION PROGRAMME

5.1 This programme enables Cardmembers to convert their Voyage Miles to miles under the KrisFlyer Programme. To participate in the KrisFlyer Programme, Cardmembers must be enrolled in the KrisFlyer Programme. Participation in the KrisFlyer miles redemption programme is subject to the terms and conditions of the Singapore Airlines' KrisFlyer Programme.

5.2 A Cardmember who is enrolled in the KrisFlyer Programme can effect mile transfers with a minimum of 1,000 Voyage Miles.

5.3 A Cardmember who is enrolled in the KrisFlyer Programme can effect mile transfers at the conversion rate of one Voyage Mile to one Krisflyer Mile. Each transfer is subjected to a minimum of 1,000 miles per transfer. The Cardmember is subjected to an administration fee of S\$3 for every block of 1,000/5,000 Krisflyer miles and S\$20 for every block of 50,000/100,000/200,000/500,000 KrisFlyer miles.

5.3A In addition to Clause 5.3, the Cardmember is also subjected to an administration fee of S\$20 for every block of 150,000 KrisFlyer miles. **(This will come into effect on 14 March 2016)**

5.4 All KrisFlyer miles transferred by a Cardmember must be to his/her own individual Krisflyer Programme account bearing his/her own name.

5.5 Once a redemption request for KrisFlyer miles has been submitted to OCBC by a relevant Cardmember, cancellation of redemption and/or refund of conversion fee shall not be entertained or allowed.

5.6 Cardmembers understand and agree that the process of conversion of Voyage Miles to KrisFlyer miles shall take approximately 21 working days. Notwithstanding anything stated herein, OCBC shall not be liable for any delay in the conversion process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors). Urgent requests or cancellations will strictly not be entertained.

5.7 OCBC shall not be responsible for any fraud or unsuccessful transfers. In the latter case, a Cardmember's Voyage Miles and the conversion fee will be refunded to his/her card account, as appropriate.

5.8 Notwithstanding anything to the contrary, OCBC shall not be responsible for any Cardmember's miles that have been successfully transferred from Voyage Miles to KrisFlyer Miles.

5.9 For the avoidance of doubt, Voyage Miles will be transferred to the KrisFlyer membership account and it is each Cardmember's responsibility to provide all accurate and valid information (including without limitation the correct KrisFlyer membership number) to effect the transfer. Notwithstanding anything to the contrary, OCBC shall not be responsible for any losses, damages, claims, expenses, fees or liabilities howsoever incurred or suffered by any Cardmember in relation to or as a result of the transfer of any Voyage Miles to the relevant Cardmember's KrisFlyer membership account

6. TRAVEL PERSONAL ACCIDENT AND FLIGHT & BAGGAGE INSURANCE ("INSURANCE")

6.1 Cardmembers will automatically enjoy complimentary Insurance coverage if they charge their full travel fares (e.g. all expenses relating to the purchase of airline tickets) to the Card.

6.2 This Insurance provided is subject to the terms, conditions and exceptions of the Travel Personal Accident Insurance Policy A0508411 and Flight and Baggage Insurance Policy A0508413 ("Policies") issued by Great Eastern (Singapore) Pte. Ltd. to OCBC Bank. All endorsements, changes and amendments to the Policies as agreed between Great Eastern (Singapore) Pte. Ltd. and OCBC Bank shall be binding without prior notice on the insured person. Details of the respective Policies can be found at www.ocbc.com/voyage.

7. PLAZA PREMIUM LOUNGE PROGRAMME ("PLAZA PREMIUM LOUNGE PROGRAMME")

7.1 As part of the benefits under the Voyage Credit Card Programme, the Cardmember will have access to selected airport lounges and receive certain benefits and services pursuant to the terms of the Plaza Premium Lounge Programme. Details of such benefits and services can be found on www.plaza-network.com.

7.2 The Cardmember will be able to gain access to the Plaza Premium Lounge by presenting the Card. The Plaza Premium Lounge staff will check the validity date of the Card and match the Cardmember's name with boarding pass of the same date.

7.3 The Cardmember will be entitled up to 2 complimentary visits to any Plaza Premium Lounge each Card Anniversary Year. Usage of the 2 complimentary visits can include the scenario of use by Cardmember and 1 accompanying guest. Additional visits thereafter by the Cardmember (and his accompanying guest, if applicable) during the Card Anniversary Year will be charged a rate of US\$26 per visit.

7.4 If a Cardmember redeems at least 100,000 Voyage Miles with the Voyage Exchange Service Provider on his/her Card Account, the Cardmember will receive 2 additional complimentary visits to be utilised specifically for the Travel Arrangements redeemed through the Voyage Exchange Service Provider. Determination as to whether the 100,000 Voyage Miles redemption requirement has been

met shall be based on the total Voyage Miles redeemed at the point of redemption. **(This will be removed on 30 April 2016)**

7.5 The participation by the Cardmember in the Plaza Premium Lounge Programme may be subject to such fees or charges as may be imposed by OCBC Bank from time to time. In addition, the Cardmember agrees that he/she will be liable to all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the Plaza Premium Lounge Programme.

7.6 The Cardmember agrees that access to the Plaza Premium Lounge is subject to the Plaza Premium Lounge Programme's Condition of Use (the "Condition of Use"), which is available on at <http://www.plaza-network.com>. OCBC Bank has no control over the opening times, facilities, service or personnel of any of the Plaza Premium lounges participating in the Plaza Premium Lounge Programme. The Cardmember agrees that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures may be altered, changed or modified without prior notification to OCBC Bank.

7.7 All queries, complaints, requests for assistance and the like (collectively, the "Requests") are to be made to OCBC Bank and these will be reviewed on a case-by-case basis.

8. VOYAGE EXCHANGE CONCIERGE

8.1 The Cardmember will have access to a concierge service provider (the "Concierge"). The Cardmember may request the Concierge to source for information, services, benefits or products (collectively, the "Concierge Services") for them. Cardmembers can reach the Concierge by calling the Concierge Hotline (+65 6593 9999).

8.2 The right to use the Concierge is personal to the Cardmember.

8.3 The Concierge has the absolute discretion not to provide or make any arrangement that is requested by the Cardmember if in its opinion, the provision of such Services would be in contrary to any laws or regulations or in the opinion of the Concierge, it is not possible to provide any such Concierge Services or the provision of any such Concierge Services is immoral or against public interests.

8.4 Although the Concierge Services provided are complimentary, all non-Concierge Service related costs shall be borne by the Cardmember. Examples of such costs include, but shall not be limited to the cost of physical goods that the Cardmember has instructed the Concierge to purchase. The Cardmember agrees that he/she will only use the Card to pay for any goods or services obtained via the Concierge.

8.5 All orders or requests made by the Cardmember to the Concierge are subject to verification by OCBC Bank. Failure by the Cardmember to provide information to the Concierge as per OCBC Bank's records may invalidate the Cardmember's concierge request.

8.6 In connection with the provision of Concierge Services, the Concierge will communicate with the relevant third parties on the Cardmember's behalf. However, in cases where the Concierge deems

that it is more appropriate for the Cardmember to contact or communicate with any third party directly, the Concierge will inform the Cardmember accordingly, and it becomes the Cardmember's sole responsibility to communicate with the relevant third party.

8.7 Third party suppliers may impose their own terms and conditions in connection with the provision of the goods and/or services requested for via the Concierge Service. By accepting the goods and/or services, the Cardmember agree to be bound by such terms and conditions, where applicable.

8.8 Customs duties and other relevant taxes or levies (collectively, "Taxes") may be imposed at any time on the Concierge Services requested by the Cardmember and the Cardmember shall be liable to pay all such Taxes. Any additional associated costs or third party expenses (which includes, without limitation, any handling charges) (collectively, "Additional Charges") incurred in the procurement, provision or the delivery of the Concierge Services shall also be paid for by the Cardmember. If applicable, the Cardmember hereby authorises OCBC Bank to debit or charge such Additional Charges and the Taxes to the Card account.

8.9 At all times, the Cardmember must ensure that the Card is able to cover the cost of the goods and services purchased pursuant to the Concierge Service, the Taxes and the Additional Charges. In the event that there are insufficient funds in the Card account, the Cardmember shall be liable to indemnify OCBC Bank for any losses, damages, claims (whether claimed from third parties or otherwise), liabilities, expenses and funds incurred by OCBC Bank as a result of the Cardmember's inability to pay for the outstanding amounts incurred in the Card account.

8.10 If the Concierge is unable to process any request made by a Cardmember, it will inform the Cardmember as soon as reasonably practicable. OCBC Bank shall not be liable in anyway if the Concierge and/or the relevant third party supplier is unable to provide the Cardmember with the goods and/or services requested for.

8.11 No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) is given by OCBC Bank in respect of any information obtained by the Cardmember as a result of their usage of the Concierge. OCBC Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on or relying on any information provided in connection with the Cardmember's usage of the Concierge Service.

8.12 The Cardmember shall not be entitled to cancel any Concierge Service request once it has been made. In the event the Cardmember insists on a cancellation, the Cardmember will be required to pay whatever costs that may be imposed by the third party supplier as a result of the cancellation. The Cardmember shall also be liable to all losses and damages or any other costs that may be suffered or incurred by OCBC Bank as a result of the cancellation of the Concierge Service request.

9. GENERAL

9.1 The benefits made available to Cardmembers pursuant to the terms of the Programme are not exchangeable or refundable for cash, credit or kind.

9.2 OCBC Bank shall have the right to use agents, contractors or correspondents or any other third party as it deems appropriate in its sole and absolute discretion to administer and/or implement the Programme and OCBC Bank shall not be liable to any person for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.

9.3 OCBC Bank reserves the right to suspend, withdraw or terminate the Programme at any time without notice. The decision of OCBC Bank on all matters relating to the Programme shall be final, binding and conclusive on all Cardmembers, including without limitation, any decision on the eligibility of any person to participate in the Programme.

9.4 OCBC Bank 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 Programme at any time. The Cardmembers are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if the Cardmember do not terminate the use of the Card.

9.5 In the event of any inconsistency between terms and conditions and any brochure, marketing or promotional materials relating to Programme, the terms of the Programme as set out herein shall prevail.

9.6 OCBC Bank assumes no responsibility for any of the contents found on third party websites referred to in the terms and conditions of the Programme, and shall not be held responsible or liable for any loss or damages caused or alleged to have been caused by use of or reliance on any content, products or services available on such sites. OCBC Bank does not have control of such websites and the reference to any such websites in these terms and conditions does not mean that OCBC Bank endorses the material on such websites or has any association with the owner thereof.

9.7 A person who is not a party to the terms and conditions of the Programme has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any term or condition of the Programme.

9.8 The terms of this Programme shall be governed by and construed in accordance with the laws of Singapore, and the Cardmembers irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.