

**Terms & Conditions Governing the VOYAGE Payment Facility (the “Facility”)**

1. The Facility is only applicable to principal cardmembers who are issued OCBC VOYAGE credit cards (the “Eligible Cardmembers”), and such cards are in good credit standing as at the date of the Facility application date.
2. If their application for the Facility is successful, Eligible Cardmembers will receive 1 VOYAGE Mile for every S\$1 of their credit limit of that has been approved by OCBC that is transferred to the Facility.
3. Eligible Cardmembers can transfer up to 90% of their available credit limit under their principal VOYAGE Card to the Facility (the “Transferred Facility Amount”).
4. A one-time non-refundable processing fee (the “Processing Fee”) as stipulated in the Facility application form will be charged to and debited from the Eligible Cardmembers’ credit card account specified in the application form for each successful Facility application.
5. The approved Transferred Facility Amount shall be credited into a designated Singapore dollar dominated bank account held by the Eligible Cardmember as specified in the application (“the specified Bank Account”) within the next working day of application approval. For the avoidance of doubt, OCBC Bank will disburse the approved amount in full and will not be responsible for any relevant fees that may arise from the disbursement of funds and the time required for clearing of the amount into the specified Bank Account. Such fees may apply depending on the relevant terms of the corresponding bank and will not be in the control of OCBC Bank.
6. OCBC Bank will not process any Facility application if there is insufficient information or documentation submitted to OCBC Bank. OCBC Bank will also not be held liable for any failure or delay due to any of the following: (i) lost/ stolen VOYAGE credit card; (ii) terminated card account; or (iii) insufficient available credit limit in the Eligible Cardmember’s card account.
7. OCBC Bank reserves the right to reject any Facility application in its entirety and/or approve only part of the requested amount at its absolute discretion without assigning any reason.
8. An amount equivalent to the Facility amount approved by OCBC Bank and Processing Fee amount shall be charged to and debited from the specified VOYAGE Credit Card Account when the Facility is approved by OCBC Bank.
9. OCBC Bank reserves the right to waive, withdraw, or vary the terms of the Facility at any time without notice. OCBC Bank’s decision on all matters relating to the Facility and these Terms and Conditions shall be final and binding.
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions shall prevail.
11. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.