

TERMS AND CONDITIONS GOVERNING THE VOYAGE CREDIT CARD JUNE 2019 3.4VM FOREIGN CURRENCY PROMOTION "Promotion"**Promotion Period**

1. The Promotion Period will be from 24 May 2019 to 30 June 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 received a short message service or electronic direct mail from OCBC inviting you to participate in this Promotion. The invitation to participate in this Promotion is not transferrable; and

b. Your Bank of Singapore VOYAGE, OCBC Premier Private Client VOYAGE, OCBC Premier VOYAGE or OCBC VOYAGE Card (the "Card") account(s) is in good standing with OCBC during the Promotion Period.

Promotion Benefits

3. Subject to these terms and conditions being fulfilled, an Eligible Cardmember will earn 3.4 VOYAGE Miles (inclusive of the usual earn rate of 2.4 VOYAGE Miles) for every S\$1 equivalent spent in foreign currency (up to S\$5,000) using the Card. The additional miles will be credited to their Card account by 31 July 2019.

General

4.1 The VOYAGE Miles made available to Eligible Cardmembers pursuant to the terms of the Promotion are not exchangeable or refundable for cash, credit or kind. In the event that there is a subsequent reversal of any Card transaction involving foreign currency spending made during the Promotion Period, OCBC reserves the right to claw back the excess VOYAGE miles awarded or debit the equivalent cash value of the excess VOYAGE miles from the Card account.

4.2 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.

4.3 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 the Eligible Cardmembers do not terminate the use of the Card.

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

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

4.6 The terms of this 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.