



TERMS AND CONDITIONS GOVERNING THE VOYAGE SEPT-DEC 2018 VOYAGE MILES (BY TIER) FOR FOREIGN CURRENCY SPEND PROMOTION

Promotion

1. The promotion period will be from 7 September 2018 to 31 December 2018 (both dates inclusive) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").

Eligibility

2. Subject to these terms and conditions, you may be entitled to earn up to 2.5 VOYAGE Miles on foreign currency spend under the Promotion if:
 - 2.1 You have: (a) received an eDM (electronic direct mailer) or SMS (short messaging services) from OCBC regarding this Promotion or (b) have successfully applied for the Voyage Card (as defined in Clause 2.2. below) via www.MileLion.com or any of the MileLion's social media platform;
 - 2.2 You are an existing Principal cardholder of the Bank of Singapore VOYAGE, OCBC Premier Private Client VOYAGE, OCBC Premier VOYAGE or OCBC VOYAGE Card (the "VOYAGE Card"); and
 - 2.3 Your VOYAGE Card account(s) are in good standing with OCBC during the Promotion Period;

For the purpose of these terms and conditions, cardholders who satisfy the conditions stated in Clause 2 are referred to as "Eligible Cardholders".

Eligible Foreign Currency Spend ("Eligible Foreign Currency Spend")

3. Eligible Cardholders will earn up to 2.5 VOYAGE Miles for every S\$1 equivalent charged in foreign currency to the Card during the Promotion Period. For the avoidance of doubt, any overseas retail spend charged to the Card in Singapore dollars will earn VOYAGE Miles at a rate of S\$1: 1.2 VOYAGE Miles for OCBC VOYAGE; S\$1:1.6 VOYAGE Miles for Premier VOYAGE, Premier Private Client VOYAGE and Bank of Singapore VOYAGE. OCBC Bank has the discretion to determine whether a transaction constitutes as a qualifying spend under the "Promotion".
4. **Tier 1** qualifying spend entitles you to additional 0.1 VOYAGE Miles if you spend between S\$1,001 to S\$3,000 in a month.
5. **Tier 2** qualifying spend entitles you to additional 0.2 VOYAGE Miles if you spend between S\$3,001 to S\$10,000 in a month.
6. The 2.3 VOYAGE Miles will be credited into the Eligible Cardholder's VOYAGE Card account within one (1) working day following the relevant transaction posting date and the additional 0.1 or 0.2 VOYAGE Miles (as the case may be) will be credited into the same by the end of following month after relevant transaction posting date.
7. For Tier 1, the maximum additional VOYAGE Miles you can earn under this Promotion is 200 VOYAGE Miles each month. For Tier 2, the maximum additional VOYAGE Miles you can earn under this Promotion is 1,400 VOYAGE Miles each month. The additional VOYAGE Miles to be earned under Tier 1 and Tier 2 of this Promotion is cumulative. For the avoidance of doubt, the aggregate number of additional VOYAGE Miles that each Eligible Cardholder can earn under this Promotion is 1,600 VOYAGE Miles.
8. No VOYAGE Miles will accrue if the Card spend was incurred in connection with any of the following spend categories:



- 8.1 All Card fees and charges
 - 8.2 Card annual fees, membership fees, renewal fees
 - 8.3 Balance Transfer
 - 8.4 Charges incurred for any Balance Transfer facility
 - 8.5 Cash-on-Instalment facility
 - 8.6 Charges incurred for any Cash-on-Instalment facility
 - 8.7 Instalment Payment Plan
 - 8.8 Extended payment plan
 - 8.9 Income tax payment
 - 8.10 Interest
 - 8.11 Late payment charges
 - 8.12 Goods and services taxes
 - 8.13 Cash Advances
 - 8.14 Recurring payments for utilities and telecommunication services
 - 8.15 Cleaning, Maintenance and Janitorial Services
 - 8.16 Real Estate Agents and Managers – Rental
 - 8.17 Financial transactions that includes financial services such as money transfer, money order, traveller cheques and securities brokerage payments
 - 8.18 Charges, fees and other costs payable to any non-profit organisations which includes charitable, religious and political organisations.
 - 8.19 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
 - 8.20 Any payments to Great Eastern General Insurance and NTUC Income in relation to any insurance policies
 - 8.21 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 and Transit Link. OCBC Bank has the absolute discretion to determine which provider is considered a "payment service provider".
 - 8.22 The list of exclusions are not an exhaustive list and are subject to changes from time to time.
9. OCBC Bank reserves the right to revoke, deduct and/or recompute any VOYAGE Miles awarded in the event an Eligible Cardholder fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Eligible Cardholder or OCBC Bank, as the case may be.
10. Your VOYAGE Card account must be active and in good standing at the time of crediting.
11. OCBC has the right to end or withdraw the Promotion without giving you notice.
12. Notwithstanding anything to the contrary, OCBC has absolute discretion to select who is eligible to participate in the Promotion.
- Miscellaneous**
13. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any offer, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any offer by any person.
14. OCBC reserves the right to vary/amend the privileges or terms and conditions without prior notice.



15. OCBC's decision on all matters relating to this Promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will apply.
16. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.