



TERMS AND CONDITIONS GOVERNING THE VOYAGE CHRISTMAS LOCAL RETAIL SPEND PROMOTION FOR DECEMBER 2018

Promotion

1. The promotion period will be from 10 December 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 1.5 VOYAGE Miles on retail spend under the Promotion if:
 - 2.1 You have received a SMS (short messaging services) from OCBC regarding this Promotion.
 - 2.2 Your retail spend is made in Singapore on your VOYAGE Card (as defined below) during the Promotion Period.
 - 2.3 You are the principal cardholder and payment has to be made using the OCBC VOYAGE Card (the “VOYAGE Card”)
 - 2.4 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”.

3. Subject to Clause 5 below, Eligible Cardholders will earn 1.5 VOYAGE Miles for every S\$1 of retail spend charged to the Voyage Card during the Promotion Period in Singapore. OCBC Bank has the sole discretion to determine whether a transaction constitutes as a qualifying Retail Spend under the Promotion. For full terms and conditions on the VOYAGE Credit Card Programme, please visit our website.
4. The 1.2 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 0.3 additional VOYAGE Miles will be credited into the same by 20 February 2019.
5. Qualifying Local Retail Spend transactions are capped at S\$10,000 per Eligible Cardholder for the entire Promotion Period .
6. No VOYAGE Miles will be awarded for spend made in connection with any of the following spend categories:
 - 6.1 All Card fees and charges
 - 6.2 Card annual fees, membership fees, renewal fees
 - 6.3 Balance Transfer
 - 6.4 Charges incurred for any Balance Transfer facility
 - 6.5 Cash-on-Instalment facility
 - 6.6 Charges incurred for any Cash-on-Instalment facility
 - 6.7 Instalment Payment Plan
 - 6.8 Extended payment plan
 - 6.9 Income tax payment
 - 6.10 Interest
 - 6.11 Late payment charges
 - 6.12 Goods and services taxes
 - 6.13 Cash Advances



- 6.14 Recurring payments for utilities and telecommunication services
 - 6.15 Cleaning, Maintenance and Janitorial Services
 - 6.16 Real Estate Agents and Managers – Rental
 - 6.17 Financial transactions that includes financial services such as money transfer, money order, traveller cheques and securities brokerage payments
 - 6.18 Charges, fees and other costs payable to any non-profit organisations which includes charitable, religious and political organisations.
 - 6.19 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
 - 6.20 Any payments to Great Eastern General Insurance and NTUC Income in relation to any insurance policies.
 - 6.21 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, eNETS, SAM, Transit Link and AXS. OCBC Bank has the absolute discretion to determine which provider is considered a "payment service provider".
7. 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.
 8. Your VOYAGE Card account must be active and in good standing at the time of crediting.
 9. OCBC has the right to end or withdraw the Promotion without giving you notice.
 10. Notwithstanding anything to the contrary, OCBC has absolute discretion to select who is eligible to participate in the Promotion.

Miscellaneous

11. 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.
12. OCBC reserves the right to vary/amend the privileges or terms and conditions without prior notice.
13. 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.
14. 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.