

VOYAGE CARD PRIVILEGES TERMS & CONDITIONS

Plaza Premium Lounge

Enjoy 2 complimentary visits a year to over 120 VIP lounges in airports around the world for travellers arriving, departing or transiting. Enjoy recharging stations, food and beverages, Wi-Fi, VIP rooms, shower rooms and baggage handling in comfort. Visit <http://www.plaza-network.com> for lounge locations.

Terms and Conditions:

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

Complimentary Travel Insurance

OCBC Voyage Card Principal and Supplementary Cardmembers can enjoy travel insurance coverage when air tickets are charged to their OCBC Voyage Card.

- Up to S\$1,000,000 complimentary Travel Personal Accident Insurance
- Up to S\$500 Overseas Medical Expense Reimbursement
- Up to S\$200 coverage for Flight Delay and or Flight Mis-connection (more than 4 hours)
- Up to S\$200 coverage for Baggage Delay (more than 6 hours)
- Up to S\$400 coverage for Baggage Loss (more than 48 hours)

The above insurance coverage is only applicable for cardholders not exceeding 65 years of age as of last birthday and is only valid for maximum trip duration of 30 consecutive days.

The Travel Personal Accident Insurance and Flight and Baggage Insurance is underwritten by Overseas Assurance Corporation Ltd, a wholly-owned subsidiary of Great Eastern Holdings Ltd and a member of the OCBC Group and is not a bank deposit or obligation of, or guaranteed by OCBC Bank.

For Enquiries or Claims:

For enquiries or claims, please contact OAC Customer Service at 1800-248 2888 (Select Option "2" for General Insurance) or email Gi-care@lifeisgreat.com.sg Operating Hours: 9am to 5pm (Weekdays, excluding Public Holidays)

Complimentary Limousine Transfer Service

Enjoy a complimentary limousine transfer service with a minimum spend of S\$5,000 each month. Voyage Cardmembers can still opt to redeem the service for 3,000 Voyage Miles or at a discounted fee of S\$45 per trip.

To make a booking, please call Voyage Exchange at +65 6593 9999.

Terms and Conditions:

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:

- Changi International Airport – Terminals 1, 2 and 3
- Seletar Airport
- Harbourfront Ferry Terminal
- Tanah Merah Ferry Terminal
- Railway Station

Each Cardmember shall be entitled to call their respective Hotlines to book the Service as and when it is required. “**Hotline**” shall:

- in relation to an OCBC Voyage Credit Card cardmember, mean the OCBC Voyage Customer Service Hotline (+65 6438 6088);
- in relation to an OCBC Premier Voyage Credit Card cardmember, mean the OCBC Premier Banking Customer Service Hotline (1800 773 6437 or +65 6530 5930 for overseas); and
- In relation to a Bank of Singapore Voyage Credit Card cardmember, mean the Bank of Singapore Voyage Customer Service Hotline (+65 6363 3888).

A SMS will be sent to Cardmembers once their Service booking is confirmed.

The vehicle used for the Service will be a 4-seater Mercedes, Toyota Alphard or similar. Excess charges incurred on the Service (if any), must be charged by the Cardmember to the Card. Details of the excess charges which may be incurred can be found at www.ocbc.com/voyage.

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.

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 a S\$60 cancellation fee shall apply.

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, a 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.

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.

If a Cardmember charges at least S\$5,000 (or its equivalent) on his/her Card in any month, the Cardmember will be entitled to one complimentary waiver of the S\$45 Service booking fee if the Cardmember decides to utilise the Service in the same month. 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 in the relevant month. 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).

Visa Luxury Hotel Collection

Enjoy unsurpassed value and benefits at over 900 prestigious hotels around the world. This hand-selected portfolio which includes brands like Mandarin Oriental, Park Hyatt, Aman Resorts and Six Senses Resorts, was developed exclusively for selected Visa cardholders.

Benefits include:

- Best available rate guarantee
- SGD100 food & beverage voucher
- Automatic room upgrade upon arrival (when available)
- Free in-room Internet
- Complimentary continental breakfast
- 3PM check-out when available
- VIP guest status

To enjoy, please visit <http://www.visaluxuryhotels.com> or call Voyage Exchange at +65 6593 9999.

Terms and Conditions:

- Offer is valid from now until 31 December 2015.
- Offer is valid at participating properties.
- Offer is valid for Visa Infinite & Signature cardholders and Visa Platinum cardholders in China, Australia & New Zealand.
- Offer valid only when you pay with a valid and eligible Visa card.
- Best Available Rate applicable. Not applicable on discounted rates or combined with other offer at time of enquiry/booking.
- One daily breakfast per person during stay.
- Exclude all applicable taxes, services, gratuities and charges, and must be a valid and eligible Visa card.
- Void where prohibited, taxed or restricted by law.

Reservations:

- Reservation is subject to availability at time of confirmation.

Miscellaneous:

- Visa and participating properties reserve the right to vary the terms and conditions of this offer.

- For updated list of participating properties, please visit. www.visaluxuryhotels.com or call Voyage Exchange or Visa Concierge for details.

AsiaJets

Save 10% off the standard live hourly rate and enjoy complimentary limousine transfers

Valid from: 01 Jan 2015 - 31 Dec 2015

- 10% off the standard live hourly rate.
- Complimentary limousine transfers to and from departing airport and destination

For reservations, call Voyage Exchange at +65 6593 9999.

Fleet Information:

Gulfstream G200 – Based in Hong Kong

- 10 seats hourly rates: Visa price is US\$5,310 per hour after discount (usual price is US\$5,900 per hour).
- Ferry/Positioning: US\$4,800 per hour (includes fuel, insurance, standard VIP catering charges and crew expenses but excludes handling, landing, parking and overnight fees which will be added to the charter fee).

Gulfstream G300 – Based in Hong Kong

- 12 seats hourly rates: Visa price is US\$6,480 per hour after discount (usual price: US\$7,200 per hour).
- Ferry/Positioning: US\$5,800 per hour (includes fuel, insurance, standard VIP catering charges and crew expenses but excludes handling, landing, parking and overnight fees which will be added to the charter fee).

Terms and Conditions:

- Offer is valid from now until 31 December 2015.
- AsiaJets will provide the benefits to Visa Infinite cardholders during the Programme Period.
- 10% off the standard live hourly rate (excluding the ferry/positioning hourly rate) for the Gulfstream G-200 and G-300 within the Asia Jet fleet. Complimentary limousine transfers to and from between departing airport and single designated location (one 7 seater limousine will be provided for each transfer; limited to Asia Pacific Region).

Payment Terms:

- All relevant payments must be made with a Visa Infinite card

- 25% of the charter fee will be payable when the booking of the charter service is confirmed; the balance of the charter fee will be payable no later than 5 business days prior to the departure date; delay in payment may result in delay in departure or, at the sole discretion of Asia Jet, the cancellation of the booking without notice and the deposit being forfeited

- If the booking of the charter service is made within 5 business days prior to the departure date, the charter fee will be payable in full at the time of booking

Cancellation and Charges:

- Charter flights are subjected to taxes/fees/fuel surcharges and must be charged to OCBC Voyage Card.

- Cancellation charges (based on a percentage of the full charter fee that would otherwise have been payable) are as follows:

~ Over 14 days' notice 10%

~ 7 to 14 days' notice 20%

~ 3 to 6 days' notice 50%

~ 24 to 48 hours' notice 75%

~ Less than 24 hours' notice 100%

Miscellaneous:

- Privileges cannot be used in conjunction with other promotion, participation, discounts or offers.

yQ (Meet & Assist Service)

Enjoy the convenience and efficiency of fast track immigration at over 450 international airports with yQ, a meet and assist service. OCBC Voyage customers enjoy 25% off fees.

As you arrive at the airport to fly to your destination, or touchdown in your chosen location, yQ agents are waiting for you. Meeting you at the air-bridge for arriving passengers, or at the kerbside for departing passengers, our agents will ensure that the stress and strains of the airport are smoothed away along with the queues.

To redeem, visit <http://www.airportspeedpass.com> or call Voyage Exchange at +65 6593 9999.

Terms and Conditions:

- Offer is valid from 1 January to 31 December 2015.

- Offer is valid for Visa Platinum, Visa Signature and Visa Infinite cardholders only.

- Booking must be made online via www.AirportSpeedPass.com.
- Payment must be settled with a Visa Platinum, Visa Signature or Visa Infinite card issued in Asia Pacific Region.
- Booking is subject to availability.
- Booking for the services must be made at least 72 hours prior to commencement of travel.
- Offer not to be used in conjunction with other promotions.
- Terms and conditions apply. Please refer to www.AirportSpeedPass.com for details.

Cancellation and Charges:

- Cancellation with fewer than 48 hours of notification and no show will be considered as utilization of the service.