

TERMS AND CONDITIONS GOVERNING THE VOYAGE MILES TIER UP PROMOTION (“Promotion”)

Promotion Period

1. The promotion period shall run from 25 May 2021 to 30 June 2021 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - i. You are an OCBC VOYAGE, OCBC Premier VOYAGE, OCBC Premier Private Client VOYAGE or Bank of Singapore VOYAGE cardmember (each card hereinafter referred to as a “VOYAGE card”);
 - ii. you have made any Qualifying Transaction during the Promotion Period on your VOYAGE Card; and
 - iii. your VOYAGE Card account is active and in good standing with OCBC Bank during the Promotion Period.

Definitions

3. A “Qualifying Transaction”:
 - (a) refers to transactions made under the below categories:
 - (i) Transactions made in foreign currency;
 - (ii) Groceries:
 1. Transactions at NTUC FairPrice and (MCC 5411)
 2. Merchant name "REDMART" and (MCC 5411)
 3. Merchant name "COLD STORAGE" and (MCC 5411);
 - (iii) Online Shopping:
 1. Merchant name "LAZADA" and (MCC 5311)
 2. Merchant name "SHOPEE" and (MCC 5262 or MCC 5331), excluding Merchant name "ShopeePay"
 3. Merchant name "AMAZON" and (MCC 5311, 5399, 5411, 5732, 5814, 5817, 5818, 5941, 5942 or 5999);
 - (b) does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up, contactless payments and other bank fees and charges; and
 - (c) will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

4. Transactions at NTUC FairPrice include transactions at FairPrice Xtra and FairPrice Finest stores and FairPrice Online. For clarity, transactions made at FairPrice Xpress stores are not included.

Promotion Mechanics

5. An additional 0.2 VOYAGE Miles (the “Bonus VOYAGE Miles”) will be awarded per S\$1 spent on Qualifying Transactions, capped at the first S\$2,000 spent. For avoidance of doubt, the Bonus VOYAGE Miles will be awarded for up to S\$2,000 spent in total on an Eligible Cardmember’s Qualifying Transactions (amounts from both types of transactions shall be combined and calculated cumulatively).
6. The VOYAGE Miles awarded for the Promotion will consist of the components below:

| Local Currency (SGD) Spend on Online and Groceries | | | |
|---|---|--|--|
| Card Type | Base VOYAGE Miles per S\$1 spent | Bonus VOYAGE Miles per S\$1 spent | Total VOYAGE Miles per S\$1 spent |
| | (A) | (B) | (A+B) |
| <ul style="list-style-type: none"> OCBC VOYAGE | 1.3 VOYAGE Miles | 0.2 VOYAGE Miles | 1.5 VOYAGE Miles |
| <ul style="list-style-type: none"> OCBC Premier VOYAGE OCBC Premier Private Client VOYAGE Bank of Singapore VOYAGE | 1.6 VOYAGE Miles | 0.2 VOYAGE Miles | 1.8 VOYAGE Miles |

| Foreign Currency Spend | | | |
|---|---|--|--|
| Card Type | Base VOYAGE Miles per S\$1 spent | Bonus VOYAGE Miles per S\$1 spent | Total VOYAGE Miles per S\$1 spent |
| | (A) | (B) | (A+B) |
| <ul style="list-style-type: none"> OCBC VOYAGE | 2.2 VOYAGE Miles | 0.2 VOYAGE Miles | 2.4 VOYAGE Miles |

| | | | |
|---|-------------------------|-------------------------|-------------------------|
| <ul style="list-style-type: none"> • OCBC Premier VOYAGE • OCBC Premier Private Client VOYAGE • Bank of Singapore VOYAGE | 2.3 VOYAGE Miles | 0.2 VOYAGE Miles | 2.5 VOYAGE Miles |
|---|-------------------------|-------------------------|-------------------------|

7. The VOYAGE Miles will be awarded in blocks of S\$5 per transaction.
8. For avoidance of doubt, the Bonus VOYAGE Miles will be awarded for up to S\$2,000 spent in total on Qualifying Transactions incurred in local and foreign currency (amounts from both types of transactions shall be combined and calculated cumulatively).
9. The VOYAGE Miles will be credited to Eligible Cardmember's account within 2 calendar months after the Promotion has ended.

General

10. The eligibility of any Eligible Cardmember to receive the VOYAGE Miles shall be determined at the absolute discretion of OCBC Bank.
11. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Base and Bonus VOYAGE Miles will not be awarded.
12. OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any cardholder and the dates of the Promotion.
13. Refunded transactions will be deducted from the relevant monthly billed amount for the computation of whether the Minimum Spend Requirement has been achieved and award of the Bonus and Base VOYAGE Miles.
14. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Bonus and/or Base VOYAGE Miles if the Eligible Cardmember closes his/her VOYAGE Card account during, or within six (6) months from the end of the Promotion Period. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Bonus and/or Base VOYAGE Miles, OCBC Bank reserves the right to (i) forfeit or withdraw the Bonus and/or Base VOYAGE Miles at any time; or (ii) (where the Bonus and/or Base VOYAGE Miles have been redeemed) claw-back the Bonus and/or Base VOYAGE Miles or request the relevant customer to repay to or compensate OCBC Bank the value of the Bonus and/or Base VOYAGE Miles at any

time, and OCBC Bank shall have the right to debit the value of the Bonus and/or Base VOYAGE Miles plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Bonus and/or Base VOYAGE Miles be forfeited or withdrawn, if any Bonus and/or Base VOYAGE Miles is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Bonus and/or Base VOYAGE Miles for whatsoever reasons.

15. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
16. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. 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.
17. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
18. There may be links or hyperlinks which link you to websites of other third parties (the "Third Parties"). OCBC Bank hereby disclaims liability for any information, materials, products or services posted or offered on the website of the Third Parties. OCBC Bank shall not be responsible or liable for any damage, loss, liability, expense or other consequences suffered or incurred by you, including without limitation, direct, indirect, special or consequential damage or economic loss, arising from or in connection with your access to the Third Parties' website.
19. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. 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.

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