

TERMS AND CONDITIONS GOVERNING THE VOYAGE MILES DINING AND FOREIGN CURRENCY SPEND PROMOTION (“Promotion”)

Promotion Period

- The promotion period shall run from 1 December 2020 to 31 January 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

- You will qualify for the Promotion (“Eligible Cardmember”) if:
 - You are an OCBC VOYAGE, OCBC Premier VOYAGE, OCBC Premier Private Client VOYAGE or OCBC Bank of Singapore VOYAGE cardmember (“VOYAGE card”); and
 - you have made dining and/or foreign currency spend transactions during the Promotion Period on your VOYAGE card.

Definitions

- For avoidance of doubt, only transactions spent in foreign currency will qualify.
- For avoidance of doubt, only dining transactions made under the below Merchant Description Code (“MCC”) will qualify:
 - MCC 5811: Caterers
 - MCC 5812: Eating Places, Restaurants
 - MCC 5814: Fast Food Restaurants

Promotion Mechanics

- 3 VOYAGE Miles will be awarded per S\$1 spent on foreign currency transactions and 2.5 VOYAGE Miles will be awarded per S\$1 spent on dining spend transactions, capped at the first S\$1,000 spent. For avoidance of doubt, the Bonus VOYAGE Miles will be awarded for up to S\$1,000 spent in total on an Eligible Cardmember’s foreign currency and dining transactions (amounts from both types of transactions shall be combined and calculated cumulatively).
- The VOYAGE Miles awarded for the Promotion will consist of the below:

Dining Spend			
Card Type	Base VOYAGE Miles per S\$1 spent (A)	Bonus VOYAGE Miles per S\$1 spent (B)	Total VOYAGE Miles per S\$1 spent (A+B)
• OCBC VOYAGE	Local Currency transactions: 1.3 VOYAGE Miles	Local Currency transactions: 1.2 VOYAGE Miles	2.5 VOYAGE Miles
• OCBC Premier VOYAGE	Local Currency transactions: 1.6 VOYAGE Miles	Local Currency transactions: 0.9 VOYAGE Miles	

• Bank of Singapore VOYAGE			
• OCBC Premier Private Client VOYAGE	Local Dining transactions: 2.3 VOYAGE Miles	Local Dining transactions: 0.2 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)
• OCBC VOYAGE	Foreign Currency transactions: 2.2 VOYAGE Miles	Foreign Currency transactions: 0.8 VOYAGE Miles	3 VOYAGE Miles
• OCBC Premier VOYAGE	Foreign Currency transactions: 2.3 VOYAGE Miles	Foreign Currency transactions: 0.7 VOYAGE Miles	
• Bank of Singapore VOYAGE • OCBC Premier Private Client VOYAGE			

7. The Base and Bonus VOYAGE Miles will be awarded in blocks of S\$5 per transaction.
8. The Bonus VOYAGE Miles will be credited to Eligible Cardmember's account within 2 calendar months after the Promotion has ended.

General

9. The eligibility of any Eligible Cardmember to receive the Bonus VOYAGE Miles shall be determined at the absolute discretion of OCBC Bank.
10. 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.
11. 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.
12. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Bonus and Base VOYAGE Miles.

13. 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 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 has 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.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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.