

TERMS AND CONDITIONS GOVERNING THE CATHAY BONUS ASIA MILES CAMPAIGN PROMOTION (the "Promotion")

Promotion Period

• The promotion period shall run from 01 November 2023 Singapore Time (SGT) 00:00 to 30 November 2023 SGT 23:59 (both dates inclusive), or such other periods(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 hold an Eligible Card;

Definitions

- "Eligible Cards" means any of the following OCBC Cards:
 - OCBC Titanium Rewards Credit Card
 - OCBC 90°N Card
 - OCBC VOYAGE Card
 - OCBC Premier VOYAGE Card
 - OCBC Premier Private Client VOYAGE Card
 - Bank of Singapore VOYAGE Card

Cathay - Asia Miles

- This promotion is valid only for points transfers from OCBC Rewards to Asia Miles from 00:00am SGT on 1 November, 2023 to 23:59pm SGT on 30 November, 2023.
- During the promotion period, Eligible Cardmembers successfully transferring OCBC Rewards into Asia Miles will receive an additional 15% bonus Asia Miles.
- You will need to transfer a minimum of 1,000 VOYAGE Miles/Travel\$ or 10,000 OCBC\$ for each conversion of Asia Miles.
- You must hold a valid Cathay account in order to participate in this promotion; go to https://www.cathaypacific.com/cx/en_HK/membership/sign-up.html enroll.
- Each Eligible Cardmember can enjoy up to 2,500 bonus Asia Miles during the promotion period.
- The bonus Asia Miles and the original transferred Asia Miles will be reflected in the account statement in two different transactions.
- The bonus Asia Miles will be awarded to Eligible Cardmember's Cathay account within 4 weeks after the campaign ends.
- Once the transfer request is initiated, it cannot be reversed.
- This offer is subject to the Terms & Conditions of OCBC's Rewards program, available at https://www.stackreward.com/Home/StackPortalExchangeTermsAndConditions
- Once you have transferred points to Asia Miles, they become subject to the Terms and Conditions of
 the Cathay membership program and cannot be transferred back to your OCBC account. See Cathay
 membership programme Terms and Conditions for details
 https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html.
- The bonus Asia Miles earned under this Promotion Offer are non-transferrable, non-refundable and cannot be exchanged from cash or other services.
- These Terms and Conditions are subject to the interpretation of Asia Miles Limited ("AML") and OCBC, which shall be final and conclusive. In case of dispute, AML and OCBC reserves the right to make the final decision as permitted under applicable laws.
- To the extent permitted by law, AML and OCBC reserves the right to make changes, corrections, cancellations and/or improvements to these terms and conditions.

General

- The eligibility of any Eligible Customer to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
- 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 customer and the dates of the Promotion.
- 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.
- 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.
- 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.
- By participating in the Promotion, Eligible Customer consents to: a. OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: https://www.ocbc.com/personal-banking/policies).
- 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 2001 to enforce any of these terms and conditions.

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