

**TERMS AND CONDITIONS GOVERNING OCBC VOYAGE CARD SERIES AND PREMIER VISA INFINITE LUXURY SPEND PROMOTION (the “Promotion”)**

**Promotion Period**

- The promotion period shall run from 18 January 2024 Singapore Time (SGT) 00:00 to 29 February 2024 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;
  - You have successfully registered your interest in the Promotion by sending an SMS to 72377. You must use the mobile number that is in our records;
  - You have spent a minimum of S\$10,000 equivalent in Qualifying Spend (as defined below), on selected merchants and/or categories as outlined under promotion mechanics, and are among the first 500 Eligible Cardmembers within the Promotion Period; and
  - Your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until 6 months after the end of the Promotion Period.

**Definitions**

- “Eligible Cards” means any of the following OCBC Cards:
  - OCBC VOYAGE Card
  - OCBC Premier VOYAGE Card
  - OCBC Premier Private Client VOYAGE Card
  - Bank of Singapore VOYAGE Card
  - OCBC Premier Visa Infinite Card
- For avoidance of doubt, for principal cardmembers with supplementary cards, the Qualifying Spend can be aggregated through spending on both the principal Card and supplementary Card.
- “Qualifying Spend”:
  - refers to any retail transactions (including face-to-face or online purchases);
  - refers to transaction performed at merchants that fall within any of the following Merchant Category Codes (MCCs):

MCC 5944	Clock, Jewelry, Silverware Stores and Watch
MCC 5511	Auto/Truck Dealers New/Used Sale Repair Parts & Lease
MCC 7538	Automotive Service Shops (Non-Dealer)
MCC 5533	Automotive Parts, Accessories Stores

- refers to transactions made at the following merchants:

Berluti	Bottega Veneta	Burberry
Bvlgari	Celine	Chanel
Christian Dior	Ermenegildo Zegna	Essentials
Gucci	Hermès	Issey Miyaki
Louis Vuitton	Miu Miu	Montblanc
Prada	Saint Lauren	Salvatore Ferragamo
Valentino	Alexander Mcqueen	Balenciaga
Bally	Chloe	Dior
Fendi	Givenchy	Kenzo
Loewe	Versace	

- iv. does not include payments or transactions relating to annual card fees, Cash-On-Instalment, Instalment Payment Plan, PayLite, extended payment plan, interest, late payment charges, cash advances, balance transfers, tax payments, bill payments made via Internet Banking, AXS or SAM network, transactions made at TransitLink General Ticketing Machines and other fees and charges.;
- v. does not include payments or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out below:

<b>Merchant Description Code (MCC)</b>	<b>Description</b>
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands
6010	Member Financial Institution–Manual Cash Disbursements
6012	Member Financial Institution–Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational

8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

For the avoidance of doubt, MCCs are not assigned by OCBC Bank. A merchant’s registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant’s MCC; and

- vi. 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.

### Promotion Mechanics

- Eligible Cardmember who meet the conditions specified herein will receive 30,000 VOYAGE Miles or 80,000 OCBC\$, subject to these terms and conditions.
- For avoidance of doubt, the maximum rewards an on an Eligible Cardmember can earn from this campaign is 30,000 VOYAGE Miles or 80,000 OCBC\$. This includes base earn-rate that outlines below;

<b>Card Type</b>	<b>Base</b> VOYAGE Miles / OCBC\$ based on S\$10,000 spent <b>(A)</b>	<b>Bonus</b> VOYAGE Miles / OCBC\$ based on S\$10,000 spent <b>(B)</b>	<b>Total</b> VOYAGE Miles / OCBC\$ based on S\$10,000 spent <b>(A+B)</b>
OCBC VOYAGE	13,000 VOYAGE Miles	17,000 VOYAGE Miles	30,000 VOYAGE Miles
OCBC Premier VOYAGE, OCBC Premier Private Client VOYAGE, Bank of Singapore VOYAGE	16,000 VOYAGE Miles	14,000 VOYAGE Miles	30,000 VOYAGE Miles
OCBC Premier Visa Infinite	32,000 OCBC\$	48,000 OCBC\$	80,000 OCBC\$

- For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.
- For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.
- OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Spend 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 Gift will not be awarded.

## Gift

- The Gift will be credited to Eligible Cardmember's account within 3 calendar months after the Promotion has ended.
- The Promotion shall not apply in conjunction with any other privileges or promotions.
- The Gift is awarded on top of the VOYAGE miles that you can enjoy under the VOYAGE Credit Card Programme, available at OCBC website > Personal Banking > Cards > VOYAGE Credit Card > Terms and conditions.
- The Gift is awarded on top of the OCBC\$ that you can enjoy under the Premier VISA Infinite Credit Card Programme, available at OCBC website > Personal Banking > Cards > Premier VISA Infinite Credit Card > Terms and Conditions Governing the OCBC Premier Visa Infinite Credit Card (with effect from 1 February 2023)
- Each Eligible Cardmember is only entitled to receive a bonus of 80,000 OCBC\$ or 30,000 VOYAGE miles under the Promotion.
- OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

## General

- The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift 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.
- 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.

By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).