

Terms & Conditions Governing the 10,000 Miles on Foreign Currency Spend Promotion (the “Promotion”) July 2023

Promotion Period

- The promotion period shall run from 1 July 2023 Singapore Time (SGT) 00:00 to 31 July 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 are an existing OCBC VOYAGE card, Bank of Singapore VOYAGE card, OCBC Premier VOYAGE card, OCBC Premier Private Client VOYAGE card, OCBC Premier Visa Infinite Credit Card and 90°N Visa Card
 - you have received an SMS or Email from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - you hold the required OCBC Credit Card mentioned in the SMS or Email from OCBC Bank (“Eligible Card”);
 - you have registered for the Promotion via SMS during the Promotion Period according to the format below, and received an SMS from OCBC Bank confirming successful registration:

SMS: **FX10** <space> **Date of birth in DDMMYY to 72377**

Example: (E.G. FX10 010188)

- your OCBC Credit Card account is active and in good standing with OCBC Bank during the Promotion Period; and
- you have spent a minimum of S\$2,000 (of “Qualifying Spend”) during the Promotion Period on your OCBC Credit Card in accordance with the terms and conditions of the Promotion.

Promotion Mechanics

- Eligible Cardmembers who meet the conditions specified herein will receive 10,000 miles (“Miles”), subject to these terms and conditions.
- The breakdown of 10,000 miles is made up of base and bonus miles. Base miles are derived from the Qualifying spend which is 4,200 for OCBC 90N VISA Card; 4,400 OCBC VOYAGE Card & OCBC Premier Visa Infinite Credit Card and 4,600 for OCBC Premier VOYAGE Card, OCBC Premier Private Client VOYAGE Card & Bank of Singapore VOYAGE Card. Remaining miles will be credited as bonus miles that adds up to 10,000 miles.
- Eligible Cardmembers will receive the Miles for their first S\$2,000 of Qualifying Spend. For any Qualifying Spend made above S\$2,000, Eligible Cardmembers will receive the base earn-rate of the Eligible Card.
- The Promotion is limited to the first 500 Eligible Cardmembers who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Miles is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Miles to another Eligible Cardmember.

- OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying 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 Miles will not be awarded.

Miles

- Eligible Cardmembers will receive their Miles in the form of the Eligible Card's credit card programme:

| Eligible Card | Miles received in: |
|--|--------------------|
| <ul style="list-style-type: none"> • OCBC VOYAGE card • Bank of Singapore VOYAGE card • OCBC Premier VOYAGE card • OCBC Premier Private Client VOYAGE card | VOYAGE Miles |
| <ul style="list-style-type: none"> • OCBC Premier Visa Infinite Credit Card | OCBC\$ |
| <ul style="list-style-type: none"> • 90°N Visa Card | 90°N Miles |

- The Miles will be credited into the Eligible Cardmember's Account by three (3) months, following the end of Promotion Period.
- Applicants who had cancelled their Credit Card within the Promotion and re-applied for it under the Promotion are not eligible to participate in the Promotion.
- Each Eligible Cardmember is only entitled to receive 10,000 miles under the Promotion.
- The Promotion shall not apply in conjunction with any other privileges or promotions.
- Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Miles.
- 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 Miles 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.

Definitions

- A "Qualifying Spend"
 - refers to any foreign currency transaction made on the Eligible Card;
 - will be determined by the transaction date based on Singapore Timing (UTC+08:00);
 - does not include payments or transactions relating to all card fees and charges, annual card fees, interest, late payment charges, goods and services taxes, cash advances, balance transfers, other bank fees and charges, income tax payment, bill payments made via Internet Banking and AXS, membership fees, NETS point-of-sale transactions, any instalment plans, funds to pre-paid accounts and merchants who are categorized as "payment service providers" including (without limitation) EZ-Link, NETS FlashPay, Transit Link, GrabPay, Youtrip, Shopee Pay, Singtel Pay;
 - does not include transactions made with the following Merchant Category Codes ("MCC"):

| MCC | Description |
|------|------------------------------------|
| 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 | Parking Lots, Parking Meters and Garages |
| 7995 | Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, OffTrack Betting, and Wagers at Race Tracks |
| 8062 | Hospitals |
| 8211 | Elementary and Secondary Schools |
| 8220 | Colleges, Universities, Professional Schools, and Junior Colleges |
| 8241 | Correspondence Schools |
| 8244 | Business and Secretarial Schools |
| 8249 | Vocational and Trade Schools |
| 8299 | Schools and Educational Services (Not Elsewhere Classified) |
| 8398 | Charitable Social Service Organizations |
| 8651 | Political Organizations |
| 8661 | Religious Organizations |
| 8675 | Automobile Associations |
| 8699 | Membership Organizations (Not Elsewhere Classified) For example – art clubs, historical clubs, labor unions |
| 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.
- For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.

- Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.
- Foreign currency transactions are defined as transactions charged in non-SGD currency.

General

- 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 person and the dates of the Promotion.
- The eligibility of each customer to participate in this Promotion and/or to receive the Miles shall be determined at the absolute discretion of OCBC Bank.
- 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 Miles will not be awarded.
- 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 Miles if the Eligible Cardmember closes his/her Eligible 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 Miles (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Miles at any time; or (ii) claw-back the Miles or request the relevant customer to repay to or compensate OCBC Bank the value of the Miles at any time, and OCBC Bank shall have the right to debit the value of the 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 Miles be forfeited or withdrawn, if any Miles is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Miles for whatsoever reasons.
- The Miles is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Miles with any item of similar value.
- 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 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.
- The decision of OCBC Bank on all matters relating to this 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 this Promotion, these terms and conditions will prevail.
- By participating in the Promotion, Eligible Cardmembers consent to:

- 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 administering the Promotion (including the redemption of any prize, gift, or reward) (the “**Purposes**”);
 - OCBC Bank disclosing their Personal Data to OCBC Bank’s third-party vendors and agencies for the same Purposes; and
 - 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 the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Version date: 1 July 2023