

Terms & Conditions Governing the VOYAGE Card Luxury Spend Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from **18 November to 31 December 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 a principal cardholder of a VOYAGE Card (as defined below);
 - ii. You are amongst the first 300 VOYAGE Cardmembers to charge at least S\$10,000 of Qualifying Spend (as defined below) to your VOYAGE Card during the Promotion Period (the “Minimum Spend Requirement”); and
 - iii. Your VOYAGE Card account is active and in good standing during the Promotion Period and until the time of fulfillment.
3. For avoidance of doubt, for principal cardmembers with supplementary cards, S\$10,000 of Qualifying Spend can be aggregated through spending on both the principal VOYAGE Card and supplementary VOYAGE Card.

Definitions

4. VOYAGE Card refers to any of the following cards:
 - i. Bank of Singapore VOYAGE;
 - ii. OCBC Premier Private Client VOYAGE;
 - iii. OCBC Premier VOYAGE; and
 - iv. OCBC VOYAGE Card
5. “Qualifying Spend”
 - i. refers to the list of eligible transactions specified in Clause 1.1 of the [TERMS AND CONDITIONS GOVERNING VOYAGE CREDIT CARD PROGRAMME](#);
 - ii. excludes the transactions specified as “excluded transactions” in Clause 1.4 of the [TERMS AND CONDITIONS GOVERNING VOYAGE CREDIT CARD PROGRAMME](#); and
 - iii. will be determined by its transaction posted 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. Any retail transactions charged to the Card but have yet to be posted to the Card account will not be taken into account to calculate the Qualifying Spend on your Card for the purposes of this Promotion.
6. For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.

Promotion Mechanics

7. Eligible Cardmembers who meet the requirements set out in these terms and conditions will receive additional 2.7 VOYAGE Miles for OCBC VOYAGE Credit Card and 2.4 VOYAGE Miles for Premier VOYAGE Credit Card, Premier Private Client VOYAGE Credit Card and Bank of Singapore VOYAGE Credit Card ("Reward") for every S\$1 equivalent spent on the following list of eligible merchants and Merchant Category Code (MCC):
 - a. **Luxury Merchants:** Apple, Berluti, Bottega Veneta, Burberry, Bvlgari, Celine, Chanel, Christian Dior, Ethan K, Ermenegildo Zegna, Escentials, Gucci, Hermès, Issey Miyaki, Louis Vuitton, Miu Miu, Montblanc, Prada, Saint Lauren, Salvatore Ferragamo and Valentino.
 - b. **MCC 5944:** Clock, Jewelry, Silverware Stores and Watch.
 - c. **MCC 7230, MCC 7298:** Barber, Beauty Shops, Beauty Spas and Health.
 - d. **MCC 7538, MCC 5511, MCC 5521:** Automotive Service Shops, Automobile and Truck Dealers–Sales, Automobile and Truck Dealers, Service, Repairs, Parts and Leasing.
8. The maximum amount of additional VOYAGE Miles that an Eligible Cardmember can earn solely under the Promotion is 20,000 VOYAGE Miles.
9. For avoidance of doubt, customers will continue to earn the usual rewards as stated in the [TERMS AND CONDITIONS GOVERNING VOYAGE CREDIT CARD PROGRAMME](#).
10. For principal cardmembers with supplementary cards, the Reward will be awarded for the aggregated spend on both the principal Card and supplementary Card.

Reward

11. Subject to the fulfilment of these terms and conditions to the absolute satisfaction of OCBC Bank, the Reward will be credited into the Eligible Cardmember's Card account by 28 February 2022.
12. For avoidance of doubt, an Eligible Cardmember can only receive a maximum of 20,000 VOYAGE Miles even if the Cardmember spends on more than one VOYAGE card.
13. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
14. If the conditions set out in these terms and conditions not fulfilled, OCBC Bank reserves the right not to credit the Reward into (or if the Reward has been credited, to debit the value of the Reward from) any account(s) of the customer.
15. Refunded transactions will be deducted from the relevant monthly billed amount for the calculation of the Minimum Spend Requirement, and/or computation and award of the Reward.
16. 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 Reward 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.
17. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the Reward at any time; or (ii) clawback the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward 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 Reward be withdrawn, if any Reward is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.

General

18. 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.
19. 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.
20. 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.
21. 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.
22. 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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