

Terms and Conditions Governing the OCBC VOYAGE New Card Application campaign with Milelion**Promotion Period**

1. The promotion period shall run from 18 August to 20 August 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 have successfully applied for an OCBC VOYAGE Credit Card ("Card") as a primary cardmember during the Promotion Period via the Milelion application page accessible via this [link](#);
 - ii. you did not have an OCBC VOYAGE Credit Card in the last 12 months prior to application;
 - iii. your Card account is active and in good standing with OCBC Bank during the Promotion Period until the point of fulfilment;
 - iv. you have paid the Card Annual Service Fee of S\$488/S\$3210 (including GST) (the "ASF"); and
 - v. you are not an employee of OCBC-Chinese Banking Corporation or its subsidiaries (this includes, without limitation, all full-time, part-time, temporary or contract staff, secondees, trainees and interns).

Promotion Mechanics

3. Subject to these terms and conditions, Eligible Cardmembers who meet the requirements of these terms and conditions shall be entitled to receive a total of S\$400 worth of gifts (collectively, the "Gift").
4. An Eligible Cardmember who meets all the conditions will qualify to receive the Gift will continue to earn VOYAGE Miles upon payment of their ASF. Illustration of the total value of the Gift and VOYAGE cash credit (from ASF) is per below:

Apply for OCBC VOYAGE Card during the Promotion Period and receive	VOYAGE Miles given Upon Payment of Annual Service Fee	Total Value of Gift and VOYAGE Cash credit (from ASF)
<ul style="list-style-type: none">• S\$300 Warehouse Hotel Voucher; and• S\$100 COMO Dempsey Voucher Total of S\$400 worth of gifts	ASF of S\$488 paid will receive 15,000 VOYAGE Miles (Equates to S\$150 Cash Credit* - based on the promotional redemption rate)	Up to S\$550

*To convert VOYAGE Miles to Cash Credit, Cardmember will have to make the redemption via the Rewards Portal at www.ocbc.com/rewards.

5. 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 Cardmember.

6. OCBC Bank reserves the right deduct from the Eligible Cardmember's OCBC VOYAGE Credit Card Account (the "Account") the equivalent value of the Gift if the Eligible Cardmember closes his/her 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 Gift (which eligibility shall be determined at the discretion of OCBC Bank), 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.
7. Eligible Cardmembers who are entitled to receive the Gift will be notified after the Promotion has ended and will receive the Gift by 31 October 2021.
8. Terms and Conditions of each Gift will apply, full details will be sent together with the redemption notification. Where applicable, the Gift must be collected within the stipulated timeframe stated in the redemption notification and no late collection will be entertained, where applicable.
9. By participating in this Promotion, the participants hereby agree and consent to OCBC Bank collecting, using and disclosing their personal particulars and details to relevant third parties (including without limitation, [COMO Lifestyle Pte Ltd]), for the purposes of administering, facilitating and fulfilling the Promotion.
10. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

General

11. The eligibility of any Eligible Cardmember to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.