

Terms and Conditions Governing the Travel with OCBC Activation Campaign (“Promotion”)

Promotion Period

1. The promotion period shall run from 18 May 2022 to 30 June 2022 (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 an OCBC Premier Visa Infinite Credit Card, OCBC VOYAGE Credit Card, Premier VOYAGE Credit Card, Premier Private Client VOYAGE Credit Card or Bank of Singapore VOYAGE Credit Card (“Eligible Card”);
 - ii. you have received an SMS directly from OCBC Bank inviting you to participate in the Promotion;
 - iii. your Card account is active and in good standing with OCBC Bank during the Promotion Period and until six months after the end of the Promotion Period; and
 - iv. You are among the first 100 Cardmembers to claim the Voucher (as defined below).
3. The invitation to participate in the Promotion is not transferrable.

Promotion Mechanics

4. Subject to these terms and conditions, Eligible Cardmembers will be entitled to receive a S\$100 Travel with OCBC voucher (“Voucher”) in the form of a promo code.
5. Each Eligible Cardmember can only use the Voucher once.
6. A minimum spend of S\$500 on Travel with OCBC is required to redeem the Voucher.
7. The Voucher is non-transferable and is not stackable (only one voucher can be applied at one time) and cannot be used in conjunction with other promotions, discounts, coupons or privileges, unless otherwise stated.
8. For purchases in excess of the S\$100 value of the Voucher, the remaining cost will be borne by the Eligible Cardmember and must be paid for using the Eligible Card.
9. Should the booking cost be less than the value of the Voucher, any excess or unutilised value of the Voucher shall be forfeited and not be refundable or exchangeable.
10. Bookings are subject to availability and the Merchant’s terms and conditions (including without limitation, terms relating to cancellation and/or amendment of bookings). Please contact the Merchant for full details.

11. Each Eligible Customer may only redeem the Voucher once. For avoidance of doubt, after the Voucher has been redeemed, the Voucher cannot be redeemed again for any subsequent bookings made by the Eligible Customer, whether for the Eligible Customer himself/herself or for another person.
12. Any cancellations or changes of bookings are subject to the supplier cancellation or change fees indicated in the rules and restrictions applicable to each booking.
13. Any cancellation or change fees (stated as a percentage) shall be applied to the final, discounted booking amount. In addition, there may be a fixed administrative fee for cancelling or changing a booking in accordance with the general Travel with OCBC Terms of Use. To view the Terms of Use, visit Travel with OCBC webpage > Scroll to the bottom > Terms of Use.
14. Any refunds will be credited to the credit/debit card account(s) used by the Eligible Customer in cash. , as applicable, in the same proportion that the booking was paid for. In the event where the original amount paid by the Eligible Customer is insufficient to cover the Merchant's administrative fee and additional supplier's cancellation or change fees, the Merchant will charge the relevant Eligible Customer through manual payment.
15. The Eligible Customer shall not be entitled to any refund of the Voucher, or to use the Voucher for any subsequent booking made, in the event that the Eligible Customer's first booking is cancelled.
16. The Voucher is not exchangeable for cash, kind or other goods and services.
17. The Voucher is valid only for qualifying purchases made online through the Travel with OCBC portal at the time of purchase and cannot be claimed after the Eligible Customer has confirmed his/her booking.
18. For the avoidance of doubt, in the event that any person entitled to the Voucher is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Voucher to another Eligible Cardmember.
19. OCBC Bank reserves the right deduct from the Eligible Cardmember's OCBC Eligible Card Account (the "Account") the equivalent value of the Voucher 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 Voucher (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Voucher at any time; or (ii) (where the Voucher has been redeemed) claw-back the Voucher or request the relevant customer to repay to or compensate OCBC Bank the value of the Voucher at any time, and OCBC Bank shall have the right to debit the value of the Voucher 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 Voucher be forfeited or withdrawn, if any Voucher is

reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Voucher for whatsoever reasons.

20. OCBC Bank reserves the right to substitute or replace the Voucher with any item of similar value at its sole discretion without notice to any person.

General

21. The eligibility of any Eligible Cardmember to participate in the Promotion and/or to receive the Voucher shall be determined at the absolute discretion of OCBC Bank.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.