

**TERMS AND CONDITIONS GOVERNING THE VOYAGE CHARITY REDEMPTION PROMOTION "Promotion"**

1. Redemptions must be made via the VOYAGE Exchange and is valid from now till 31 October 2020.
2. VOYAGE Miles redemption or payment must be made with a VOYAGE Card. This includes Bank of Singapore VOYAGE Card, OCBC Premier Private Client VOYAGE Card, OCBC Premier VOYAGE Card and OCBC VOYAGE Credit Card.
3. Cardmembers have the option to make a full VOYAGE Miles redemption or partial VOYAGE Miles redemption (a combination of cash payment and VOYAGE Miles redemption). The VOYAGE Miles redemption or cash payment will be deducted and charged on your VOYAGE card by VOYAGE Exchange.
4. Cash payments made for donation will not earn any VOYAGE Miles.
5. A total of 4,000 VOYAGE Miles is required for every \$50 donation. Redemptions must be made in multiples of \$50.
6. Cardmembers are to select a charity organization from the list provided by OCBC only, selection of multiple charity organisations is allowed.
7. All Donations will be made to the charity organisation directly, any other featured campaign(s) availed by the charity organisations will not be eligible for the redemption.
8. Tax reliefs will be filed by the individual charities that you have selected and made your donation to.
9. A confirmation email of the completion of the donation will be sent by Giving.SG on the 15th of the month after receipt of your donation has been confirmed
10. OCBC and the participating merchant each reserves the right to vary/amend the privileges or terms and conditions without prior notice.
11. OCBC's decision on all matters relating to privileges or terms and conditions will be final and binding on all participants.
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. There may be links or hyperlinks which link you to websites of other third parties (the "Third Parties"). OCBC Bank hereby disclaims liability for any information, materials, products or services posted or offered on the website of the Third Parties. OCBC Bank shall not be responsible or liable for any damage, loss, liability, expense or other consequences suffered or incurred by you, including without limitation, direct, indirect,

special or consequential damage or economic loss, arising from or in connection with your access to the Third Parties' website.

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.