

## Terms and Conditions Governing the VOYAGE Credit Card Education Campaign (the “Promotion”)

### Promotion Period

1. The promotion period shall be from **1 January 2022 to 28 February 2022** (both dates inclusive), or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

### Eligibility

2. You will be eligible for the Promotion (“Eligible Cardmember”) if:
  - i. You are a principal cardholder of OCBC VOYAGE Credit Card, Premier VOYAGE Credit Card, Premier Private Client VOYAGE Credit Card and Bank of Singapore VOYAGE Credit Card (the “Eligible Card”);
  - ii. You use the Eligible Card to pay for a Qualifying Transaction during the Promotion Period; and
  - iii. Your Eligible Card account is active and in good standing with OCBC Bank during the Promotion Period.

### Definitions

3. A Qualifying Transaction:
  - i. refers to retail transactions made during the Promotion Period with any of the education institutions under MCC 8220 (Colleges, Universities, Professional Schools and Junior Colleges), excluding Instalment Payment Plans; and
  - ii. transacted in foreign currency; and
  - iii. does not include payments or transactions relating to any Foreign Currency Transaction Fee that is imposed by OCBC and/or the Visa association, or any such other similar payments as determined by OCBC from time to time; and
  - iv. will be determined by its transaction posting 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.

## Promotion Reward Details

4. Eligible Cardmembers, who meet the conditions set out in these terms and conditions during the Promotion Period, will earn 2.5 VOYAGE Miles for every S\$5 of Qualifying Transactions (the "Reward").
5. For avoidance of doubt, all VOYAGE Miles earned shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any VOYAGE Miles for any amount charged that does not amount to a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block. As an illustration, a customer who spends an amount between S\$10 and S\$14.99 in a single transaction can earn 5 VOYAGE Miles. However, a customer who spends S\$4.90 in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will not be awarded any VOYAGE Miles.
6. The Reward will be credited into the Eligible Cardmember's Eligible Card account within 2 months after the end of the Promotion Period.
7. For principal cardmembers with supplementary cards, the Reward will be awarded for the aggregated spend on both the principal Card and supplementary Card, subject to the calculations set out in Clause 5 above.

## General

8. 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.
9. The eligibility of each customer to participate in this Promotion and/or to receive the Reward shall be determined at the absolute discretion of OCBC Bank.
10. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Transaction 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 Reward will not be awarded.
11. Refunded purchases will be deducted from the relevant monthly billed amount for the computation and award of VOYAGE Miles.
12. 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 Reward 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 Reward (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been redeemed) claw-back 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 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 Reward be forfeited or 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.

13. The Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Reward with any item of similar value.
14. 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.
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. 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.
17. 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 (Cap 53B) to enforce any of these terms and conditions.

Version Date: 16 December 2021