

Terms and Conditions Governing the OCBC VOYAGE x OCBC Securities Apple Homepod Acquisition Promotion May – Jun 2023

Promotion Period

1. The Promotion Period shall run from 1 May 2023 to 30 June 2023 (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”) when you apply for an OCBC VOYAGE Credit Card or a Premier VOYAGE Credit Card (“Eligible Card”) during the Promotion Period if:
 - i. you do not already hold an Eligible Card, as a principal cardmember during the Promotion Period; and
 - ii. you have not already applied for an Eligible Card as a principal cardmember, which is pending approval, at the time of your application for the Eligible Card; and
 - iii. you have not previously had an Eligible Card as a principal cardmember terminated/closed (whether by the individual or by the bank) in the last six (6) months prior to your application for the Eligible Card; and
 - iv. your Eligible Card account is active and in good standing with OCBC Bank during the Promotion Period until the point of fulfilment; and
 - v. you have paid S\$492.50 (inclusive of GST) Annual Service Fee (“ASF”) in accordance with these terms and conditions.
 - vi. OCBC Premier VOYAGE Credit Card eligibility is subject to a **cap of the first 200 eligible Cardmembers.**
 - vii. Employees, Remisiers, and Account Executives of OCBC Securities Private Limited (“OSPL”) and their immediate family members are not eligible to participate in the Promotion.
 - viii. Trading Account refers to an OSPL Basic Trading Account (“Trading Account”)
 - ix. A Successful Trade refers to a trade placed in any market through the Trading Account maintained with OSPL during the Promotion Period, excluding CPF and SRS trades and Buy-Ins.
 - x. OSPL shall have the right to disqualify a Customer from the Promotion including in the following situations:
 - a. his/her account(s) opened with OSPL is/are closed before the Subscriptions are given; or
 - b. any of his/her accounts with OSPL is reported for delinquency; or
 - c. he/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.

Definitions

3. “Qualifying Spend”:
 - i. refers to any retail transaction (including face-to-face or online purchases) as defined in clause 2 of the Terms and Conditions Governing The VOYAGE Credit Card Programme; and
 - ii. must be made within the Promotion Period, which will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. 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.

4. For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.
5. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

Promotion Mechanics

6. An Eligible Cardmember who meets these conditions (hereinafter “Qualifying Cardmember”) will qualify to receive the Gift set out in Tier 1 of the table below:
 - a. applies for an Eligible Card within the Promotion Period; and
 - b. the Eligible Cardmember must charge **at least S\$2,500 Qualifying Spend** on his/her Eligible Card **in a single transaction** within 30 days from card account opening date (“Qualifying Period”). Example: if card account opening date is 5th April 2023, the Qualifying Period will be from 5th April to 4th May 2023; and
 - c. pays ASF during Qualifying Period and earn 15,000 VOYAGE miles.
7. A Qualifying Cardmember who meets these conditions will qualify to receive the upgraded Gift set out in Tier 2 of the table below instead:
 - a. applies for a Trading Account; and
 - b. the Qualifying Cardmember must perform **at least 1 Successful Trade** on his/her Trading Account from the Trading Account opening date to the end of the next calendar month (“Trading Period”). Example: if trading account opening date is 15th April 2023, the Trading Period will be from 15th April to 31st May 2023.

Tiers	Qualifying Criteria	Gift
Tier 1	<ul style="list-style-type: none"> - Apply for an Eligible Card within the Promotion Period - Pays ASF during Qualifying Period and earn 15,000 VOYAGE miles - Charge at at least S\$2,500 Qualifying Spend on his/her Eligible Card in a single transaction within 30 days from card account opening date 	Apple Homepod Mini
Tier 2	<ul style="list-style-type: none"> - Apply for a Trading Account - Perform at least 1 Successful Trade during the Trading Period 	Apple Homepod

Colours of the Gift may vary and subject to availability.

8. Eligible Cardmembers who meet the Qualifying Criteria for Tier 2 Gift will not be permitted to opt to receive the Tier 1 Gift instead (e.g. Eligible Cardmembers who meet the Qualifying Criteria for Apple Homepod will not be allowed to opt for Apple Homepod Mini)
9. For principal cardmembers with supplementary cards, the Gift will be awarded for the aggregated spend on both the principal card and supplementary card.
10. Each Eligible Cardmember is entitled to a maximum of one (1) Gift upon meeting the terms and conditions of this Promotion.

11. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction from which the Qualifying Spend is computed is not to be considered a valid transaction, the Gift will not be awarded.
12. OCBC Bank reserves the right to claw-back and deduct from the Eligible Cardmember's OCBC Card account (the "Account") the equivalent value of the Gift in the event the Account is closed or terminated by the Cardmember or OCBC Bank, 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.

Gift

13. Eligible Cardmembers who qualify to receive the Gift will be notified within (3) three months from end of Promotion Period through but not limited to SMS, Mobile Push Notification or Email sent to the Eligible Cardmember's registered mobile number and email address with OCBC Bank.
14. Redemption of the Gift is subject to merchant's terms and conditions. Full details of the redemption will be sent either in an Electronic Direct Mailer ("EDM") and/or a Direct Mailer ("DM") to the Eligible Cardmember's registered email and billing address with OCBC Bank.
15. Where applicable, the Gift must be redeemed within the stipulated timeframe stated in the EDM and/or DM and no late redemption will be entertained.
16. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired. The Gift is strictly not exchangeable for cash.
17. 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

18. The eligibility of any Eligible Cardmember to participate in this Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
19. 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.
20. 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.
21. 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.

22. 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.
23. 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.