

TERMS AND CONDITIONS GOVERNING THE VOYAGE CREDIT CARD PROGRAMME

The VOYAGE Credit Card Programme (“**Programme**”) is a programme that, inter alia, offers VOYAGE Miles (as defined below) as rewards which can be used for redemption of airline tickets and hotel bookings, and access to exclusive benefits, privileges and offers, and is made available to all OCBC VOYAGE Credit Card cardmembers, Premier VOYAGE Credit Card cardmembers, Premier Private Client VOYAGE Credit Card cardmembers and Bank of Singapore VOYAGE Credit Card cardmembers (“**Cardmember**” and, collectively, “**Cardmembers**”) pursuant to the Terms and Conditions set out below.

These Terms and Conditions together with the terms of the OCBC Cardmembers Agreement, as may be amended, modified and supplemented by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) from time to time, shall govern and apply to the Programme. In the event of any conflict or inconsistency between these Terms and Conditions and the OCBC Cardmembers Agreement, these Terms and Conditions shall prevail in so far as they relate to the Programme.

All terms and references used in these Terms and Conditions and which are defined or construed in the OCBC Cardmembers Agreement but are not defined or construed in these Terms and Conditions shall have the same meaning and construction when used in these Terms and Conditions.

Usage of the Card (as defined below) will be deemed acceptance by the Cardmember of the Terms and Conditions of the Programme and the OCBC Cardmembers Agreement.

1. VOYAGE MILES ACCRUAL

1.1 As a reward for incurring retail and dining spend on their respective VOYAGE Credit Cards (each, a “Card”), all Cardmembers will, subject to the terms and conditions of the Programme, be awarded VOYAGE Miles (“VOYAGE Miles”) at the rates set out below:

OCBC VOYAGE Credit Card only

1.1.1. Overseas Retail and Dining Spend: earn 11 VOYAGE Miles for every S\$5 equivalent charged in foreign currency to the Card, which is equivalent to 2.2 VOYAGE Miles per \$1 spend. For the avoidance of doubt, any overseas retail spend charged to the Card in Singapore dollars will earn 6.5 VOYAGE Miles for every S\$5 equivalent spend, which is equivalent to 1.3 VOYAGE Miles per \$1 spend.

1.1.2 Local Retail Spend: earn 6.5 VOYAGE Miles for every S\$5 retail spend charged to the Card, which is equivalent to 1.3 VOYAGE Miles per S\$1 spend.

1.1.3 Every S\$5 made on AXS Pay + Earn transactions will earn 5 VOYAGE Miles, which is equivalent to equivalent to 1 mile per S\$1 spend.

OCBC Premier VOYAGE Credit Card, OCBC Premier Private Client VOYAGE Credit Card and Bank of Singapore VOYAGE Credit Card only

1.1.4 Overseas Retail and Dining Spend: earn 11.5 VOYAGE Miles for every S\$5 equivalent charged in foreign currency to the Card, which is equivalent to 2.3 VOYAGE Miles per \$1 spend. For the avoidance of doubt, any overseas retail spend charged to the Card in Singapore dollars will earn 8 VOYAGE Miles for every S\$5 equivalent spend, which is equivalent to 1.6 VOYAGE Miles per S\$1 spend.

1.1.5 Local Retail: earn 8 VOYAGE Miles for every S\$5 equivalent spend, which is equivalent to 1.6 VOYAGE Miles per \$1 spend.

1.1.6 VOYAGE Miles shall be awarded to the Cardmember based on the amount of each Card transaction charged to the Card Account, rounded down to the nearest whole number.

1.1.7 Every S\$5 made on AXS Pay + Earn transactions will earn 5 VOYAGE Miles, which is equivalent to 1 mile per S\$1 spend.

1.2 All VOYAGE Miles accrued have no expiration date.

1.3 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 OCBC Premier VOYAGE customer who spends in foreign currency spend with an amount between S\$10 and S\$14.99 in a single transaction charged in foreign currency can earn 23 VOYAGE Miles (i.e. 11.5 VOYAGE Miles for each block of S\$5 spent). However, a customer who spends S\$4.90 in a single transaction charged in foreign currency, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction charged in foreign currency, will not be awarded any VOYAGE Miles.

Excluded Transactions

1.4 No VOYAGE Miles will accrue if the Card spend was incurred in connection with any of the following spend categories:

1.4.1 All Card fees and charges, Card annual fees, membership fees, renewal fees, interest, late payment charges;

1.4.2 Balance Transfer or charges incurred for any Balance Transfer facility;

1.4.3 Cash-on-Instalment facility or charges incurred for any Cash-on-Instalment facility;

1.4.4 Instalment payment plan, extended payment plan, cash advances;

1.4.5 Financial transactions that includes financial services such as money transfers, money orders, traveller cheques and securities brokerage payments; and

1.4.6 Recurring payments for utilities and telecommunication services.

1.4.7 In addition, transactions made with the following Merchant Category Codes (“MCC”) will not earn VOYAGE Miles:

Merchant Description Code (MCC)	Description
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands
6010	Member Financial Institution–Manual Cash Disbursements
6012	Member Financial Institution–Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)

6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

1.4.8 For avoidance of doubt, you will still earn VOYAGE Miles (for all applicable cards) for transactions to Private Hospitals as indicated below:

Merchant	Merchant Description
Mount Elizabeth Hospital	*MOUNT ELIZABETH SING
Mount Alvernia Hospital	MOUNT ALVERNIA HOSPITAL*
Farrer Park Hospital	FARRER PARK HOSPITAL*
Gleneagles Hospital	GLENEAGLES HOSPITAL*
Thomson Medical Centre	THOMSON MEDICAL PTE LTD*
Parkway East Hospital	PARKWAY EAST HOSPITAL*
Raffles Hospital	RAFFLES HOSPITAL*

1.4.9 Transactions under Transportation and Tolls MCC 4111/4121/4131 except for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi). For avoidance of doubt, you will still earn VOYAGE Miles for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi) for all applicable Cards.

1.4.10 Funds to prepaid accounts and merchants who are categorised as "payment service providers", which include (without limitation) EZ-Link, NETS FlashPay, eNETS, SAM, Transit Link, AXS, GrabPay, Youtrip, Shopee Pay and Singtel Dash. The exclusions are not exhaustive and may be subject to changes from time

to time. OCBC Bank has the absolute discretion to determine whether any prepaid account or merchant is considered a “payment service provider”.

1.4.11 Transactions made with any “professional services provider” which includes and not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC. OCBC Bank has the absolute discretion to determine which provider is considered a “professional services provider”.

1.4.12 The list of exclusions are not an exhaustive list and are subject to changes from time to time.

1.5 OCBC Bank reserves the right to revoke, deduct and/or recompute any VOYAGE Miles awarded in the event a Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Cardmember or OCBC Bank, as the case may be.

1.6 OCBC Bank reserves the right at any time without giving any reason or notice to the Cardmember to claw-back, deduct, withdraw or cancel any VOYAGE Miles or other rewards/rebates awarded to the Cardmember for any reason whatsoever, and without any liability to the Cardmember.

1.7 OCBC Bank reserves the right at any time without giving any reason or notice to the Cardmember to debit, charge and/or deduct from any of the Cardmember’s accounts with OCBC Bank and/or demand the Cardmember to repay or compensate to OCBC Bank, the monetary value equivalent of any VOYAGE Miles or other rewards/rebates awarded to the Cardmember, for any reason whatsoever, and without any liability to the Cardmember. Further, if any Cardmember wishes to close his/her Card Account but such Card Account has an insufficient or negative VOYAGE Miles (or such other reward/rebate) balance for any reason whatsoever, OCBC Bank reserves the right to debit, charge and/or deduct from any of the Cardmember’s accounts with OCBC Bank, and/or demand the Cardmember to repay or compensate to OCBC Bank, the monetary value equivalent of the amount of VOYAGE Miles (or such other reward/rebate) in deficit. OCBC Bank reserves the right to determine and revise from time to time the rate of conversion used for the purpose of computing the monetary value equivalent of the VOYAGE Miles (or such other reward/rebate) to be deducted.

1.8 No person shall be entitled to any payment or compensation whatsoever in respect of any claw-back, deduction, withdrawal or cancellation of any VOYAGE Miles or other rewards/rebates awarded to the Cardmember, or any debit, charge or deduction or demand for the monetary value equivalent of any VOYAGE Miles (or such other reward/rebate), made by OCBC Bank, for any reason whatsoever.

1.9 The VOYAGE Miles cannot be transferred, assigned or carried on to any other card issued by OCBC Bank.

1.10 A sign up/renewal bonus (“Bonus”) as determined by OCBC Bank at OCBC Bank’s absolute discretion will be awarded to Cardmember within 24 hours of the non-refundable S\$498 Annual Service Fee charge. For the avoidance of doubt, the S\$498 Annual Service Fee will be charged upon the approval of Card and at the renewal date and will be reflected in the relevant VOYAGE Card statement. For the avoidance of doubt, the S\$498 Annual Service Fee is payable once OCBC Bank has approved the issuance and at the subsequent annual anniversary dates of the Card to a Cardmember and such Cardmember is liable to pay such fees regardless of whether he/she decides to cancel or terminate the Card at any point in time.

1.11 The VOYAGE Miles awarded, including any Bonus awarded by OCBC Bank, to each Principal Cardmember will be reflected in the relevant Principal Cardmember’s monthly Card statement, and will also be available for viewing via OCBC Rewards Portal at www.ocbc.com/rewards or on OCBC Internet Banking/Mobile Banking at www.ocbc.com/login.

2. TRANSFER SERVICE (“SERVICE”)

2.1 The one-way Service is available at a rate of S\$80 to all Principal Cardmembers. This Service is only available for use by Cardmembers for transfers between Cardmember's residential address in Singapore registered with OCBC Bank and any authorised airports or authorised points of entry/departure, which include:

2.1.1 Changi International Airport – Terminals 1, 2, 3 and 4

2.1.2 Seletar Airport

2.1.3 Marina Bay Cruise Centre

2.1.4 Singapore Cruise Centre

2.1.5 Tanah Merah Ferry Terminal

2.1.6 Queen Street Bus Terminal

2.1.7 Woodlands & Tuas Checkpoints

2.2 Each Principal Cardmember shall be entitled to book the Service. This entitlement is not transferable, and the Principal Cardmember must be present for each Service. Cardmembers must book the one-way service through OCBC Digital App at least 48 hours in advance before the anticipated time of arrival at the airport. Cardmembers will be required to provide the necessary details to fulfil the ride. Upon the confirmation of the booking of the Service, Cardmembers will receiving a confirmation notice via email or such other mode of communication as may be determined by OCBC Bank from time to time.

2.3 The designated vehicle type for all Booking Requests are:

Vehicle Models	No of Passengers	No of Luggage
Sedan	3	2
MPV	4	4

The vehicle models are pre-determined at the sole discretion of OCBC Bank and the Service Provider and are subject to change without prior notice.

Please note that if the number of passengers or luggage exceed the maximum capacity, the service provider will have to reject the trip for safety reasons and to abide with the road traffic regulations. Please book an additional vehicle to accommodate more passengers or luggage if needed.

2.5 Excess charges incurred on the Service (if any), must be charged by the Cardmember to the Card.

2.6 Any changes or cancellations to any Service booking must be communicated to OCBC Bank through the VOYAGE Exchange email or hotline at least 48 hours prior to the Cardmember's pick-up time as stated in the booking. Late cancellations (less than 48 hours before designated pick-up time) and no shows will be charged to Cardmember at S\$80 per booking.

2.7 A grace period of 15 minutes waiting time will be given for any Service booking. Thereafter, excess minutes will be rounded up in blocks of 15 minutes. Each block of 15-minute waiting time will be charged at S\$10. If the waiting time exceeds 45 minutes (including the 15-minute grace period), the booking will be considered as cancelled and S\$80 cancellation fee shall apply.

2.8 Extra stop service will only be provided at the Principal Cardmember's prior request when making the booking at a rate of 2,000 VOYAGE Miles per stop. In the event of insufficient VOYAGE Miles, S\$20 will be charged per stop in place of the deduction of 2,000 VOYAGE Miles, provided that the stops requested for are on the way to the final destination (guideline: within 5km deviation from the routing).

2.8.1 If a Cardmember charges at least S\$12,000 (or its equivalent in foreign currency) on his/her Card within a quarter in the eligible spend categories detailed in section 1 of these Terms and Conditions, the Principal Cardmember will be awarded with two complimentary one-way Service. A maximum of two complimentary one-way Service may be awarded to a Principal Cardmember in a quarter. A "quarter" refers to each of the 4 quarters in a calendar year i.e. January to March, April to June, July to September, October to December (for example, if a Card is opened on 15 February, the Cardmember has to meet the qualifying spend of S\$12,000 before 31 March, to be awarded two complimentary one-way Service). A complimentary one-way Service is valid for three months from the date of award (the "validity period") and can be utilised (i.e. Service is booked and consumed) any time within the validity period unless otherwise stated. For the avoidance of doubt, if other charges are incurred in connection with the Service by the Cardmembers (e.g. the Service is used more than twice in the same month, any midnight surcharges, extra stop service charges etc), the Cardmember will continue to be liable for such charges incurred. Any such charges will be reflected with charge description and date of service. The complimentary one-way Service will expire if not utilised by the Cardmember within the validity period. If the complimentary one-way Service accumulated by the Principal Cardmember has been fully utilised, or expired as it was not utilised during the validity period, 8,000 VOYAGE Miles or S\$80 will be charged automatically to the Principal Cardmember's Card upon booking of the Service.

2.9 Determination as to whether the S\$12,000 (for two complimentary one-way Service) eligible spend requirement has been met shall be determined by the transactions conducted in the relevant month (transaction date(s) based on Singapore Timing (UTC+08:00)). For avoidance of doubt, the date on which a transaction is submitted or posted may differ from the actual date that 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 calculation of the eligible spend. Any transactions charged to the Card but which have yet to be posted to the Card account will not be taken into account to calculate whether the eligible spend requirement has been met. The complimentary one-way Service will be awarded to the Cardmember's account in the OCBC Rewards Portal at <https://internet.ocbc.com/rewards> as "Limo Rides" or STACK (OCBC Pay Anyone > Rewards Exchange) once the eligible spend requirement has been met. The Cardmember's available "Limo Rides" balances will be shown in the Cardmember's account in the OCBC Rewards Portal at <https://internet.ocbc.com/rewards>, via OCBC Internet Banking at www.ocbc.com/login, or via STACK at OCBC Digital Mobile Banking > Rewards Exchange and will also be displayed on the Cardmember's monthly Card statement.

3. VOYAGE MILES REDEMPTION

3.1 VOYAGE Miles that have been accrued by Cardmembers can be used by Cardmembers to redeem airline tickets, hotel accommodations and/or other travel related arrangements made available for redemption from time to time (collectively, "Travel Arrangements"). The Cardmember may only redeem those VOYAGE Miles registered and credited to the Cardmember's Card account at the time of making the redemption. The records of OCBC Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Cardmember's Card account.

3.2 Cardmembers can submit their VOYAGE Mile redemption request via Travel with OCBC or by calling the VOYAGE Exchange Hotline (+65 6593 9999) which is managed by the Concierge. The fulfilment of any VOYAGE Miles redemption request is subject to the availability of the Travel Arrangements requested for.

3.3 Where a Travel Arrangement is fulfilled in part by the redemption of VOYAGE Miles and in part by monetary payment, the Cardmember shall fulfil the monetary payment component of the VOYAGE Mile redemption request by charging the outstanding amount to his Card account.

3.4 All VOYAGE Miles redemption requests made by any Cardmember shall be binding on such Cardmember and OCBC Bank shall be entitled to act and rely on such instructions.

3.5 If Cardmembers need to cancel or amend their VOYAGE Miles redemption request, they can call the VOYAGE Exchange Hotline (+65 6593 9999) to make this request. If the cancellation or amendment request can be accommodated, OCBC Bank shall (where applicable), arrange for the relevant VOYAGE Miles or monies to be credited back to the Cardmember's Card account.

If the cancellation or amendment request cannot be accommodated, all Cardmembers agree to be bound by the terms of their original VOYAGE Miles redemption request.

3.6 Each Cardmember may be charged an administration fee for the processing and handling of any cancellation or amendment VOYAGE Miles redemption request. Please call the VOYAGE Exchange Hotline (+65 6593 9999) for more information about such fees.

4. AIRLINES & HOTEL MILES REDEMPTION PROGRAMME

4.1 This programme enables Cardmembers to convert their VOYAGE Miles to miles under the Airline & Hotel Miles Redemption Programme. To participate in this Programme, Cardmembers must be enrolled in the respective Airlines & Hotel loyalty partners Programme. Participation in the programme is subject to the terms and conditions of the respective Airlines & Hotel loyalty partners Programme.

The list of Airline and Hotel partners are listed below.

Airline/Hotel Partner	Loyalty Programme Name	Redeemed Through
Singapore Airlines	KrisFlyer	OCBC Rewards
Accor Hotels	ALL – Accor Live Limitless	STACK Rewards
Air France-KLM	Flying Blue	
British Airways	British Airways Executive Club	
Cathay Pacific	Asia Miles	
Etihad Airways	Etihad Guest	
IHG® Hotels & Resorts	IHG One Rewards	
Marriott International	Marriott Bonvoy®	
United Airlines	United MileagePlus	

4.2 A Cardmember who is enrolled in the Airlines & Hotel miles Programme can effect mile transfers at the conversion rate(s) of S\$25 or as listed in the catalogue posted on www.ocbc.com/rewards or OCBC Digital App (Rewards > STACK points) or such other website as OCBC Bank may deem appropriate (the "Catalogue") at such other rate(s) as OCBC Bank may specify from time to time.

4.3 All miles transferred by a Cardmember must be to his/her own individual loyalty Programme account bearing his/her own name.

4.4 Once a redemption request for miles or points has been submitted to OCBC Bank by a relevant Cardmember, cancellation of redemption and/or refund of conversion fee shall not be entertained or allowed.

4.5 Cardmembers understand and agree that the process of conversion of VOYAGE Miles to the respective Airline & Hotel loyalty program shall take approximately up to 10 working days. Notwithstanding anything stated herein, OCBC Bank shall not be liable for any delay in the conversion process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors). Urgent requests or cancellations will strictly not be entertained.

4.6 OCBC Bank shall not be responsible for any fraud or unsuccessful transfers. In the latter case, a Cardmember's VOYAGE Miles and the conversion fee will be refunded to his/her card account, as appropriate.

4.7 Notwithstanding anything to the contrary, OCBC Bank shall not be responsible for any Cardmember's miles that have been successfully transferred from VOYAGE Miles to the respective Airlines & Hotel loyalty program.

4.8 For the avoidance of doubt, VOYAGE Miles will be transferred to the respective Airlines & Hotel loyalty program's account and it is each Cardmember's responsibility to provide all accurate and valid information (including without limitation the correct membership number) to effect the transfer. Notwithstanding anything to the contrary, OCBC Bank shall not be responsible for any losses, damages, claims, expenses, fees or liabilities howsoever incurred or suffered by any Cardmember in relation to or as a result of the transfer of any VOYAGE Miles to the relevant Cardmember's membership account.

5. DRAGONPASS AIRPORT LOUNGE PROGRAMME ("AIRPORT LOUNGE PROGRAMME")

5.1 As part of the benefits under the VOYAGE Credit Card Programme, the Cardmember will have access to selected airport lounges and receive certain benefits and services pursuant to the terms of the Airport Lounge Programme. Details of such benefits and services can be found on www.ocbc.com/personal-banking/cards/voyage-credit-card-rewards

5.2 The Cardmember will be able to gain access to the respective lounge by registering for a profile on DragonPass Global App. The lounge staff will check the membership details on the DragonPass Global App and match the Cardmember's name with boarding pass of the same date. This membership is not transferable.

5.3 Only the Principal Cardmember will be entitled unlimited complimentary visits to selected the lounges (go to <https://en.dragonpass.com.cn/> for full lounge listing) each Card Anniversary Year unless otherwise communicated via official communications from OCBC Bank e.g SMS, updates on ocbc.com/voyage etc. Set meals and restaurants benefits are excluded. Visits by the Principal Cardmember's accompanying guest or Supplementary Cardmember, if applicable during the Card Anniversary Year will be charged a rate of US\$32 per visit. Accompanying infant (aged 2 below) is free of charge.

5.4 The participation by the Cardmember in the Airport Lounge Programme may be subject to such fees or charges as may be imposed by OCBC Bank from time to time. In addition, the Cardmember agrees that he/she will be liable to all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the Airport Lounge Programme.

5.5 The Cardmember agrees that access to the Lounge is subject to the Lounge Programme's Condition of Use (the "Condition of Use"), which is available at www.ocbc.com/personal-banking/cards/voyage-credit-card-rewards. OCBC Bank has no control over the opening times, facilities, service or personnel of any of the Dragon Pass lounges participating in the Dragon Pass Lounge Programme. The Cardmember agrees

that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures may be altered, changed or modified without prior notification to OCBC Bank.

6.6 All queries, complaints, requests for assistance and the like (collectively, the “Requests”) are to be made to OCBC Bank and these will be reviewed on a case-by-case basis.

6. VOYAGE EXCHANGE CONCIERGE

6.1 The Cardmember will have access to a concierge service provider (the “Concierge”). The Concierge is a third-party service provider who has been engaged by OCBC Bank to provide concierge services to the Cardmembers and is not affiliated to OCBC Group in any way. The Cardmember may request the Concierge to source for information, services, benefits or products (collectively, the “Concierge Services”) for them. Cardmembers can reach the Concierge by calling the Concierge Hotline (+65 6593 9999).

6.2 The right to use the Concierge is personal to the Cardmember.

6.3 The Concierge has the absolute discretion not to provide or make any arrangement that is requested by the Cardmember if in its opinion, the provision of such Services would be in contrary to any laws or regulations or in the opinion of the Concierge, it is not possible to provide any such Concierge Services or the provision of any such Concierge Services is immoral or against public interests.

6.4 Although the Concierge Services provided are complimentary, all non-Concierge Service-related costs shall be borne by the Cardmember. Examples of such costs include but shall not be limited to the cost of physical goods that the Cardmember has instructed the Concierge to purchase. The Cardmember agrees that he/she will only use the Card to pay for any goods or services obtained via the Concierge.

6.5 All orders or requests made by the Cardmember to the Concierge are subject to verification by OCBC Bank. Failure by the Cardmember to provide information to the Concierge as per OCBC Bank’s records may invalidate the Cardmember’s concierge request.

6.6 In connection with the provision of Concierge Services, the Concierge will communicate with the relevant third parties on the Cardmember’s behalf. However, in cases where the Concierge deems that it is more appropriate for the Cardmember to contact or communicate with any third party directly, the Concierge will inform the Cardmember accordingly, and it becomes the Cardmember’s sole responsibility to communicate with the relevant third party.

6.7 Third party suppliers may impose their own terms and conditions in connection with the provision of the goods and/or services requested for via the Concierge Service. By accepting the goods and/ or services, the Cardmember agree to be bound by such terms and conditions, where applicable.

6.8 Customs duties and other relevant taxes or levies (collectively, “Taxes”) may be imposed at any time on the Concierge Services requested by the Cardmember and the Cardmember shall be liable to pay all such Taxes. Any additional associated costs or third-party expenses (which includes, without limitation, any handling charges) (collectively, “Additional Charges”) incurred in the procurement, provision or the delivery of the Concierge Services shall also be paid for by the Cardmember. If applicable, the Cardmember hereby authorises OCBC Bank to debit or charge such Additional Charges and the Taxes to the Card account.

6.9 At all times, the Cardmember must ensure that the Card is able to cover the cost of the goods and services purchased pursuant to the Concierge Service, the Taxes and the Additional Charges. In the event that there are insufficient funds in the Card account, the Cardmember shall be liable to indemnify OCBC Bank for any losses, damages, claims (whether claimed from third parties or otherwise), liabilities, expenses and funds

incurred by OCBC Bank as a result of the Cardmember's inability to pay for the outstanding amounts incurred in the Card account.

6.10 If the Concierge is unable to process any request made by a Cardmember, it will inform the Cardmember as soon as reasonably practicable. OCBC Bank shall not be liable in anyway if the Concierge and or the relevant third-party supplier is unable to provide the Cardmember with the goods and/or services requested for.

6.11 No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) is given by OCBC Bank in respect of any information obtained by the Cardmember as a result of their usage of the Concierge. OCBC Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on or relying on any information provided in connection with the Cardmember's usage of the Concierge Service.

6.12 The Cardmember shall not be entitled to cancel any Concierge Service request once it has been made. In the event the Cardmember insists on a cancellation, the Cardmember will be required to pay whatever costs that may be imposed by the third-party supplier as a result of the cancellation. The Cardmember shall also be liable to all losses and damages or any other costs that may be suffered or incurred by OCBC Bank as a result of the cancellation of the Concierge Service request.

6.13 Use of Cardmember's personal data in relation to the Concierge Service

6.13.1 To enable the Cardmember to enjoy seamless service when accessing the Concierge Services, OCBC Bank will share the Cardmember's personal data (including name, date of birth, address, mobile number and e-mail address) with the Concierge. Such personal data will be used by the Concierge to attend to the Cardmember's request for Concierge Services from time to time, and the Cardmember hereby consents to such disclosure by OCBC to the Concierge and vice versa.

6.13.2 The Concierge may ask the Cardmember to provide further personal data in addition to the type of personal data referred to in clause 6.13.1, where such data is necessary to carry out the Cardmember's request. The Cardmember acknowledges that the Concierge may not be able to fulfil the Cardmember's request if he / she does not consent to the disclosure of such additional data to the Concierge.

6.13.4 As the Concierge only acts as an intermediary between the Cardmember and third-party service providers or suppliers (the "**Third-Party Suppliers**") who actually deliver the services or goods ordered by the Cardmember through the Concierge, the Concierge may share the Cardmember's personal data with Third-Party Suppliers in order to process the Cardmember's requests. The Cardmember acknowledges that the Concierge and / or the Third-Party Suppliers may not be able to fulfil the Cardmember's request if he / she does not consent to the disclosure of his / her personal data to the Third-Party Supplier.

6.13.5 The Cardmember's personal data may be disclosed for the following purposes:

- a. if the Concierge is required or authorized to do so by applicable law or in connection with legal proceedings;
- b. if a request is made to the Concierge to do so by a court or government authority;
- c. if the Concierge believe(s) that such disclosure (i) is necessary to protect or defend their rights, any aspect of the Concierge's service or the Cardmember; (ii) may prevent any physical or financial harm; or (iii) is necessary for any investigation, prevention or action related to illegal activities, suspected fraud or a situation involving a potential threat to the security of a person; provided that the Concierge shall, to the extent practicable possible or permissible by law or regulations, prior to such disclosure consult with the Cardmember as to the proposed form, nature and purpose of the disclosure.

6.13.6 If a Cardmember:

- a. has any questions or feedback relating to the collection, use, disclosure or processing of his/her personal data by the Concierge;
 - b. wishes to withdraw his/her consent to any such use of his/her personal data by the Concierge; or
 - c. wishes to obtain access and make corrections to his/her personal data records with the Concierge
- the Cardmember may approach the Concierge via personaldata@voyagemiles.com.

7. CALTEX

Cardmembers are entitled to receive a 19% onsite discount for Caltex Platinum 98/Premium 95/Regular 92 with Techron® and Caltex Diesel with Techron® D Caltex at all Caltex stations in Singapore, when they make petrol purchases with their Card.

8. Tower Club Singapore (“Club”) Access Terms and Conditions (Applicable only for OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers only)

8.1 OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers (main and supplementary) will not be charged any joining fees or monthly dues by the Club for access to all its dining facilities.

8.2 OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers are granted access to the Club’s dining facilities and amenities (such as Concierge Service, Private Dining Rooms) as reciprocal Members of Club.

8.3 OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers are allowed to bring any number of guests, subject to the Club’s capacity.

8.4 For Tower Club rules and by-laws: <https://www.tower-club.com.sg/bylaws.php>

8.5 OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers must book or make reservation(s) with VOYAGE Exchange in order to enjoy privileged access to the Club. At point of visit, the OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmember must present the OCBC Premier Private Client VOYAGE Credit Card or Bank of Singapore VOYAGE Card, as applicable to access the Club of which the Club will check the validity date of the card at point of entry.

8.5.1 Reservation for food and beverage facilities, booking must be made at least one (1) working day in advance.

8.5.2 Reservation for general dining (in Main, Western or Chinese Dining Area) on set menu, booking must be made at least two (2) working days in advance.

8.5.3 Reservations for main dining room and private dining room, all bookings will be based on availability and on a first come, first served basis.

8.5.4 Reservation for Club events and where set menus are requested, bookings must be made at least five (5) working days in advance.

8.5.5 For all bookings of private dining rooms, a minimum spend is required, as per the Club’s Member Rules and Regulations.

8.6 For Club events, OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers will be charged based on the event's set menu pricing.

8.7 As part of the club rules and as Reciprocal Member, any spend in the Club will be subject to 10% surcharge and 10% service charge (excluding the prevailing GST). The service charge will be calculated based on the total amount after the inclusion of the 10% surcharge.

8.7.1 All charges must be made to the OCBC Premier Private Client VOYAGE Credit Card or Bank of Singapore VOYAGE Card, as applicable.

8.8 Cancellation of private dining rooms and Club events should be made with VOYAGE Exchange at least four (4) working days in advance. For all other cancellations, it will be spelt out in the email or confirmation form for any other kind of events and reservations if there are deviations. Otherwise, OCBC Bank reserves the right to charge the OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmember for the cost incurred.

8.8.1 For private dining room reservations, a 50% cancellation fee is charged based on selected menu price or S\$300 + 7% based on Ala Carte menu if cancellation is made within three (3) working days before actual reservation date and time or event. If cancellation is made on the day of reservation or event, a 100% cancellation fee is charged based on the required selected menu pricing and final number of attendees.

8.8.2 For Club event reservations, a 50% cancellation fee of event price applies 3 working days before the event. A cancellation on the day itself will result in full payment for number of attendees.

8.9 The provision of services, activities or benefits stated is the responsibility of the respective service establishment.

8.10 OCBC Bank acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment.

8.11 OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.

8.12 Tipping and other gratuities are strictly prohibited in the Club.

8.13 The benefits cannot be used in conjunction with any other offers and/or promotions.

8.14 OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers will enjoy complimentary usage of the Club's valet parking on weekdays (Mondays - Fridays) after 6.30pm.

8.15 Parking fee, as per charges levied by the building management, is applicable and will be borne by OCBC Premier Private Client VOYAGE Credit Cardmembers and Bank of Singapore VOYAGE Cardmembers.

9. ACCESS TO EXCLUSIVE BENEFITS, PRIVILEGES AND OFFERS.

9.1 As part of the features of the VOYAGE Credit Card, Cardmembers will be granted access to exclusive benefits, privileges, offers and promotions (the "Exclusive Benefits").

9.2 For avoidance of doubt, depending on the nature of the relevant benefit, privilege, offer or promotion, the Exclusive Benefits may be offered on a general basis to all Cardmembers, or on a targeted basis to specific groups or segments of the Cardmembers.

9.3 The Exclusive Benefits may be communicated to Cardmembers through such means and channels as may be determined by OCBC Bank at its absolute discretion, and Cardmembers are hereby deemed to have consented to OCBC Bank sending such communications to the Cardmembers.

9.4 OCBC Bank shall not be responsible or liable to any Cardmember in the event that any Exclusive Benefit(s) is/are not communicated to the relevant Cardmember for any reason whatsoever.

10. GENERAL

10.1 The benefits made available to Cardmembers pursuant to the terms of the Programme are not exchangeable or refundable for cash, credit or kind.

10.2 OCBC Bank shall have the right to use agents, contractors or correspondents or any other third party as it deems appropriate in its sole and absolute discretion to administer and/or implement the Programme and OCBC Bank shall not be liable to any person for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.

10.3 OCBC Bank reserves the right to suspend, withdraw or terminate the Programme at any time without notice. The decision of OCBC Bank on all matters relating to the Programme shall be final, binding and conclusive on all Cardmembers, including without limitation, any decision on the eligibility of any person to participate in the Programme.

10.4 OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify the terms of the Programme at any time. The Cardmembers are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if the Cardmember do not terminate the use of the Card.

10.5 In the event of any inconsistency between terms and conditions and any brochure, marketing or promotional materials relating to Programme, the terms of the Programme as set out herein shall prevail.

10.6 OCBC Bank assumes no responsibility for any of the contents found on third party websites referred to in the terms and conditions of the Programme, and shall not be held responsible or liable for any loss or damages caused or alleged to have been caused by use of or reliance on any content, products or services available on such sites. OCBC Bank does not have control of such websites and the reference to any such websites in these terms and conditions does not mean that OCBC Bank endorses the material on such websites or has any association with the owner thereof.

10.7 A person who is not a party to the terms and conditions of the Programme has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any term or condition of the Programme.

10.8 The terms of this Programme shall be governed by and construed in accordance with the laws of Singapore, and the Cardmembers irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.