

## **Terms & Conditions Governing the VOYAGE and OCBC Premier Visa Infinite Card Annual Service Fee Upgrade Promotion (the "Promotion")**

### **Promotion Period**

1. The promotion period shall run from 17 May 2025 to 30 June 2025 (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 hold an Eligible Card;
  - ii. you have received an SMS from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
  - iii. you have registered for the Promotion via SMS during the Promotion Period according to the format below, and received an SMS from OCBC Bank confirming successful registration:

For VOYAGE:

- iv. SMS VOYBONUS3K or VOYBONUS10K <space> Last 8 digits of your Card no.
- v. Example: VOYBONUS10K 12345678

For Premier Visa Infinite:

- vi. SMS PVIBONUS3K or PVIBONUS10K <space> Last 8 digits of your Card no.
- vii. Example: PVIBONUS10K 12345678
- viii. your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment;

### **Definitions**

3. "Eligible Cards" means any of the following OCBC Credit Cards:
  - i. Bank of Singapore VOYAGE
  - ii. OCBC Premier Private Client VOYAGE
  - iii. OCBC Premier VOYAGE
  - iv. OCBC VOYAGE
  - v. OCBC Premier Visa Infinite

### **Promotion Mechanics**

4. By participating in this Promotion, the Eligible Cardmember hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

5. Subject to these terms and conditions, upon the successful charging of the Upgraded Annual Service Fee ("ASF") in the Eligible Cardmember's card account, the Eligible Cardmember will receive the following:

<b>Annual Service Fee Option for VOYAGE / PVI</b>	<b>Usual VOYAGE miles / OCBC\$ received</b>	<b>Bonus VOYAGE miles / OCBC\$ (the "Gift")</b>
S\$3,270 (inclusive of GST)	150,000 VOYAGE Miles / 375,000 OCBC\$	8,000 VOYAGE Miles / 20,000 OCBC\$
S\$10,200 (inclusive of GST)	500,000 VOYAGE Miles / 1,250,000 OCBC\$	15,000 VOYAGE Miles / 37,500 OCBC\$

6. The selected Upgraded ASF option will be charged within 3-5 working days to your card account. Upon the successful charge, 158,000 or 515,000 VOYAGE Miles / 395,000 or 1,287,500 OCBC\$ will be credited respectively into your Card account in batches within 10 working days.
7. For avoidance of doubt, Cardmembers who registered their interest for Upgraded ASF after 30 June 2025 will not receive additional Bonus Miles.

#### **Gift Related Benefits**

8. Notwithstanding anything stated herein, OCBC Bank shall not be liable for any delay in the crediting process of the Bonus Miles 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.
9. Refund of any service fee paid (including without limitation the Upgraded ASF) shall not be entertained or allowed.
10. OCBC Bank shall not be responsible for any fraudulent or unsuccessful transfers.
11. 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 Gift if the Eligible Cardmember fails to pay for the Upgraded ASF. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, 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.
12. The Gift is strictly not exchangeable or refundable for cash, credit or kind.
13. 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**

14. The eligibility of any Eligible Customer to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
15. 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 customer and the dates of the Promotion.
16. 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.

17. 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.
18. 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.
19. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing, and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
20. 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.

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