

Terms & Conditions Governing the VOYAGE Oct 2025 Welcome Offer (the “Promotion”)

Promotion Period

1. The promotion period shall run from 01 October 2025 to 31 October 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. “Eligible Card” is defined as
 - OCBC Premier VOYAGE Credit Card; or
 - OCBC VOYAGE Credit Card
3. You will qualify for the Promotion (“Eligible Cardmember”) when you apply for an Eligible Card and whose card application is approved during the Promotion Period:
 - you do not already hold an OCBC VOYAGE Credit Card, OCBC Premier VOYAGE Credit Card, OCBC Premier Private Client VOYAGE Credit Card or Bank of Singapore VOYAGE Credit Card (“VOYAGE Credit Card”) as a principal cardmember during the Promotion Period; and
 - you have not already applied for any VOYAGE Credit Card as a principal cardmember and have not previously had an Eligible Card as a principal cardmember which is terminated/ closed (whether by the individual or by the bank) in the last twelve (12) months prior to your application for the Eligible Card and
 - 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 and
 - you have spent a minimum of S\$1,000 of Qualifying Spend (“Minimum Qualifying Spend”) within 30 days from card approval on your Eligible Card in accordance with the terms and conditions of the Promotion and
 - you have paid S\$498 (inclusive of GST) Annual Service Fee in accordance with these terms and conditions.

Definitions

4. “Qualifying Spend”:
 - refers to any retail transaction (including face-to-face or online purchases);
 - does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up, contactless payments and other bank fees and charges.
 - does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the VOYAGE Credit Card
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-the-voyage-creditcard-programme.pdf>
 - will be determined by its transaction 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 Mechanics

5. Eligible Cardmember shall spend the Qualifying Spend within the Qualifying Spend Period in order to be entitled to receive the Gift as set out in clause 6 below:
6. To qualify for the promotion, Eligible Cardmembers who meet the conditions specified herein will receive the following Gift (as set out below), subject to these terms and conditions:

Gift	Conditions
Complimentary 2-Day-1- Night staycation package for Mandai Rainforest Resort by Banyan Tree, Rainforest King/Twin Room, inclusive of breakfast for 2 persons.	<ol style="list-style-type: none">1. Be the first 200 Eligible Cardmembers who meet the Minimum Qualifying Spend; and2. Pay Annual Service Fee of S\$498 (inclusive of GST)

7. For principal cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
8. An Eligible Cardmember's spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember's entitlement to the Gift.
9. Eligible Cardmembers are entitled to a maximum of 1 Gift.
10. 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 is not to be considered a valid transaction, the Gift will not be awarded.
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 closes his/her Eligible Card account during, or within six (6) months from the end of the Promotion Period. 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.

Gift

12. Eligible Cardmembers who qualify to receive the Gift will be notified within 3 calendar months from the Card approval date via an SMS with redemption instructions.
13. Booking starts from 1 December 2025 and stay must be completed by 30 June 2026.
14. The redemption code is valid for the period indicated and cannot be extended. Blackout dates apply.
15. Advance booking is required for Rooms, F&B and Spa, and subject to availability. Changes or cancellations may result in forfeiture and additional costs and are subject to the hotel's policies.
16. Accommodation is for a maximum of two (2) adults and is inclusive of all tax and service charges for such accommodation. Breakfast for up to two (2) people is included.
17. Please contact Reservations team at reservations-mandairainforest@banyantree.com to make reservations.
18. The redemption code is strictly for use by the VOYAGE principal cardholder only and can only be used when the VOYAGE principal cardholder is present, and payment is made with the VOYAGE card.

19. During check-in, please present (a) Room reservation confirmation email, (b) SMS with redemption code, (c) VOYAGE card with credentials matching the booking reservation details and the identification document or passport with credentials matching the reservation details.
20. Each VOYAGE principal cardholder is only eligible to redeem once. If the VOYAGE principal cardholder makes duplicate redemptions, the retail price of the additional redemption will be charged to the cardholder's account.
21. The redemption code is non-transferable, non-refundable, and cannot be exchanged for cash or other services. Any balance amount or unused services will not be refunded.
22. The redemption code cannot be combined with other promotions, discounts, or offers unless stated otherwise.
23. Where a redemption code is used in breach of the above Terms and Conditions, Banyan Tree reserves the right to refuse redemption of the code.
24. In the event of any dispute, the decision by OCBC and/or Banyan Tree will be final and no correspondence may be entertained.
25. The Gift, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift is strictly prohibited.
26. OCBC reserves the right to substitute or replace any Gift or part thereof with an item of similar value at its sole discretion without notice to any person.
27. Black-out dates. Gift cannot be redeemed on these blackout dates:
 - 24-25 Dec 2025
 - 31 Dec 2025 to 2 Jan 2026
 - 16-18 Feb 2026
 - 3-5 April 2026
 - 1-3 May 2026
 - 31 May – 01 June 2026
 - All other blackout dates at Hotel's discretion

General

28. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
29. 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.
30. 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.
31. 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.
32. 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.
33. 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"), 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).

34. 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.

Version Date: 01 October 2025