

TERMS AND CONDITIONS GOVERNING THE IHG ONE REWARDS BONUS POINTS CAMPAIGN Promotion (the “Promotion”)

Promotion Period

- The promotion period shall run from 01 October 2023 Singapore Time (SGT) 00:00 to 31 October 2023 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

- You will qualify for the Promotion (“Eligible Cardmember”) if:
 - you hold an Eligible Card;

Definitions

- “Eligible Cards” means any of the following OCBC Cards:
 - OCBC Titanium Rewards Credit Card
 - OCBC 90°N Card
 - OCBC VOYAGE Card
 - OCBC Premier VOYAGE Card
 - OCBC Premier Private Client VOYAGE Card
 - Bank of Singapore VOYAGE Card

IHG One Rewards

- This promotion is valid only for points transfers from OCBC Rewards to IHG One Rewards from 00:00am SGT on 1 October, 2023 to 23:59pm SGT on 31 October, 2023.
- During the promotion period, members transferring OCBC Rewards to IHG One Rewards points will receive an additional 50% bonus IHG One Rewards points.
- You will need to transfer a minimum of 1,000 VOYAGE Miles/90N Miles or 10,000 OCBC\$.
- You must be enrolled in IHG One Rewards in order to participate in this promotion; Go to <https://www.ihg.com/rewardsclub/gb/en/login/sign-in?fwdest=%2Frewardsclub%2Fgb%2Fen%2Fenrollment%2Fjoin> to enrol.
- The bonus points and the original transferred points may be reflected in the account statement in two different transactions.
- Bonus points will be awarded at the time of transfer together with the original transferred points, according to the standard transfer lead times (Up to 1 business day).
- Once the transfer request is initiated, it cannot be reversed.
- This offer is subject to the Terms & Conditions of OCBC's Rewards program, available at <https://www.stackreward.com/Home/StackPortalExchangeTermsAndConditions>
- Once you have transferred points to IHG One Rewards, they become subject to the Terms and Conditions of the IHG One Rewards program and cannot be transferred back to your OCBC account. See IHG One Rewards Terms and Conditions for details, available at <https://www.ihg.com/content/us/en/customer-care/member-tc>

General

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

- 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.
- 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.
- By participating in the Promotion, the Eligible Cardmember hereby consents to: a. OCBC Bank and its related corporations ("OCBC Group") collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC Group disclosing their Personal Data to OCBC Group's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).
- 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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