



## TERMS AND CONDITIONS GOVERNING THE OCBC PREMIER PRIVATE CLIENT VOYAGE CARD TIER-UP PROMOTION [the "Promotion"]

### Promotion Period

1. The promotion period will be from 1 January 2022 to 31 December 2022 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion [the "Promotion Period"].

### Eligibility

2. You are eligible to take part in the Promotion ["Eligible Cardmembers"] if: a. You are a principal cardholder of the OCBC Premier Private Client VOYAGE Credit Card; and  
b. Your VOYAGE Card account(s) is in good standing with OCBC during the Promotion Period; and  
c. You maintain at all times a minimum average monthly balance of S\$1,000,000 with OCBC (which is required for you to be eligible to utilise OCBC Premier Private Client services).

### Promotion Benefits

3. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing the VOYAGE Credit Card Programme [the "Programme T&Cs"]. In the event of any inconsistency between the terms and conditions of this Promotion and any other terms and conditions, the terms and conditions of this Promotion shall prevail.

### Local Dining Tier-Up

4. In addition to the benefits stated in clause 1.1.5 of the Programme T&C ["Local Retail and Dining Spend"], an additional 0.7 VOYAGE Miles will be awarded for every S\$1 charged to the Card for Dining Transactions in Singapore [i.e. an Eligible Cardmember will be awarded a total of 2.3 VOYAGE Miles for every S\$1 charged to the Card for Dining Transactions in Singapore]. "Dining Transactions in Singapore" shall mean local dining merchants that have their main business activity classified as "Dining" which includes restaurants, cafes, caterers and fast food outlets. Where the local dining merchant is located within a hotel or a country club, the main business activity of such merchant may not be classified as "Dining". For the avoidance of doubt, spend incurred at any merchant not classified as "Dining", notwithstanding that such spend may be on dining at bar and/or pubs as well as wedding banquets held at hotels and country clubs, will only earn 1.6 VOYAGE Miles for every S\$1 charged to the Card; no additional 0.7 VOYAGE Miles will be awarded.

### Transfer Service ["Service"]

5. In addition to the benefits stated in clause 2 of the Programme T&Cs, Eligible Cardmembers are also entitled to an unlimited number of complimentary one-way Service from a Singapore address to any of the locations indicated in clause 2.1 of the Programme T&Cs. This entitlement is not transferable and the Cardmember must be present for each Service. The complimentary Service will only cover the transport costs; excess charges incurred additionally [such as extra stop service charges and midnight surcharges] shall, if applicable, be payable by the Cardmember.

## General

6. The benefits made available to Cardmembers pursuant to the terms of this Promotion are not exchangeable or refundable for cash, credit or in kind.

7. 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 Promotion 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.

8. OCBC reserves the right to suspend, withdraw, terminate or modify the terms of the Promotion at its sole and absolute discretion at any time and without notice or without assigning any reasons. The decision of OCBC on all matters relating to the Promotion shall be final, binding and conclusive on all Cardmembers, including without limitation, any decision on the eligibility of any person to participate in the Promotion.

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

10. A person who is not a party to the terms and conditions of the Promotion has no right under the Contracts [Rights of Third Parties] Act Cap 53B to enforce any term or condition of the Programme.

11. The terms of this Promotion 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.