

General Terms & Conditions Governing Usage of OCBC Rewards/Vouchers

- Payment must be charged to an OCBC Credit/Debit Card
- Multiple Rewards/Vouchers are allowed to be used together unless otherwise stated.
- Not valid in conjunction with other privileges, coupons, gift vouchers, promotions or discounts, unless otherwise stated.
- Blackout dates may apply. Please check with Merchant for details.
- Any unused amount of the Reward/Voucher will not be refunded.
- Reward/Voucher is not exchangeable for cash or in kind.
- Valid Reward/Voucher(s) must be presented before payment.
- Merchant T&Cs apply. Please check in-store for full details on Rewards/Vouchers validity.

General Terms & Conditions Governing Rewards Conversion to KrisFlyer Miles

- Participation in the conversion of OCBC\$ / Titanium Bonus Miles / Voyage Miles ("Rewards Points") to KrisFlyer miles is subject to the terms and conditions of Singapore Airlines' KrisFlyer programme.
- The conversion of OCBC\$ to KrisFlyer miles is open to all OCBC Credit Cards except FRANK, OCBC 365, OCBC Cashflo, OCBC GE-Cashflo, NTUC Plus!, Plus!, Robinsons, Business Debit, Corporate, and Private Label Cards.
- The conversion of Titanium Bonus Miles to KrisFlyer miles is open to OCBC Titanium Cards only.
- The conversion of Voyage Miles to KrisFlyer miles is open to Voyage Cards only.
- An administration fee or conversion fee is effected upon each transfer request. These fees differ across the different types of Rewards Points.
- To participate in the conversion to KrisFlyer miles, the Cardmember must enrol or be enrolled as a KrisFlyer member.
- All KrisFlyer miles transferred by the Principal Cardmember must be to his/her own individual account bearing his/her own name.
- There shall be no enrolment fee for a redemption request. Once a redemption request for KrisFlyer miles has been accepted by OCBC, cancellation of redemption, refund of conversion fee or exchange of your Rewards Points for any other redemption item shall not be allowed.
- Cardmembers understand and agree that the transfer process will take approximately up to 21 working days. Notwithstanding anything stated herein, OCBC shall not be liable for any delay in the transfer 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.
- Cardmembers will receive an acknowledgement via their registered email with the bank and/or their secured inbox as a form of notification that the redemption of their Rewards Points has been approved and the transfer of KrisFlyer miles is in process. The Principal Cardmember may refer to their online account statement by visiting www.krisflyer.com for an update of accumulated miles.

- OCBC shall not be responsible for any fraud or unsuccessful transfer. In the latter case, the Cardmember's Rewards Points and the conversion fee will be refunded to his/her card account, as appropriate.
- OCBC shall not be responsible for the Cardmember's miles which have been successfully transferred or for the actions of Singapore Airlines in connection with but not limited to the KrisFlyer Programme. Miles will be transferred to the KrisFlyer membership account and the Principal Cardmember is responsible for providing an accurate and valid KrisFlyer membership number.

General Terms & Conditions Governing Redemption of Titanium Cash Credits

- Exclusive for Principal OCBC Titanium Cardmembers only
- The redeemed value of Titanium cash credit will be credited into the Principal Cardmember's Titanium Card Account within 7 working days

General Terms & Conditions Governing Redemption of OCBC Best Denki Cash Credits

- Exclusive for Principal OCBC Best Denki Cardmembers only
- The redeemed value of OCBC Best Denki cash credit will be credited into Principal Cardmember's OCBC Best Denki Card Account within 7 working days