

TERMS AND CONDITIONS GOVERNING THE VISA INFINITE FOREIGN CURRENCY SPEND PROMOTION (the “Promotion”)

Promotion Period

1. The promotion period shall run from 1 December 2023 Singapore Time (SGT) 00:00 to 31 December 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

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are an existing main cardholder (the “Eligible Card”);
 - b. you have received a SMS from OCBC bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - c. you have successfully registered your interest in the Promotion by sending an SMS to 72377 with: FX10<space>Date of birth in DDMMYYYY format (e.g. FX10 010188). You must use the mobile number that is in our records;
 - d. you have spent a minimum of S\$5,000 equivalent in Qualifying Spend (as defined below) and are among the first 200 Eligible Cardmembers within the Promotion Period; and
 - e. your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until 6 months after the end of the Promotion Period.

Definitions

3. “Eligible Cards” means any of the following OCBC Cards:
 - a. OCBC VOYAGE Card
 - b. OCBC Premier Visa Infinite Card
4. Refers to any foreign currency transaction (including face-to-face or online purchases);
5. Does not include payments or transactions relating to annual card fees, Cash-On-Instalment, Instalment Payment Plan, PayLite, extended payment plan, interest, late payment charges, cash advances, balance transfers, tax payments, bill payments made via Internet Banking, AXS or SAM network, transactions made at TransitLink General Ticketing Machines and other fees and charges.;
6. Does not include payments or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out below:

Merchant Description Code (MCC)	Description
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands
6010	Member Financial Institution–Manual Cash Disbursements

6012	Member Financial Institution–Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

- a. Transactions under Transportation and Tolls MCC 4111/4121/4131.
- b. Funds to prepaid accounts and merchants who are categorised as "payment service providers".

- c. The exclusions are not exhaustive and may be subject to changes from time to time. OCBC Bank has the absolute discretion to determine whether any prepaid account or merchant is considered a “payment service provider”.
- d. Transactions made with any “professional services provider” which includes and not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC. OCBC Bank has the absolute discretion to determine which provider is considered a “professional services provider”.
- e. For the avoidance of doubt, MCCs are not assigned by OCBC Bank. A merchant’s registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant’s MCC; and will be determined by its transaction date based on Singapore Timing (UTC+08:00).
- f. 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

7. 25,000 VOYAGE Miles or 132,000 OCBC\$ will be awarded with a minimum spend of S\$5,000 equivalent in foreign currency.
8. For avoidance of doubt, the Bonus VOYAGE Miles or OCBC\$ will be awarded for up to S\$5,000 spent in total on an Eligible Cardmember’s foreign currency. Amounts from both types of transactions shall be combined and calculated cumulatively (Refer to the breakdown below).
9. The maximum rewards an on an Eligible Cardmember can earn from this campaign is 25,000 VOYAGE Miles or 132,000 OCBC\$

Foreign Currency Spend			
Card Type	Base VOYAGE Miles / OCBC\$ per S\$1 spent (A)	Bonus VOYAGE Miles / OCBC\$ per S\$1 spent (B)	Total VOYAGE Miles / OCBC\$ per S\$1 spent (A+B)
OCBC VOYAGE	2.2 VOYAGE Miles	2.8 VOYAGE Miles	5 VOYAGE Miles
OCBC Premier Visa Infinite	5.6 OCBC\$	7 OCBC\$	12.6 OCBC\$

General

10. The Bonus VOYAGE Miles or OCBC\$ will be credited to Eligible Cardmember’s account within 3 calendar months after the Promotion has ended.
11. The eligibility of any Eligible Customer to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
12. 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.
13. 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.

14. 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.
15. 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.
16. By participating in the Promotion, Eligible Customer consents to: a. OCBC Bank 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 Bank disclosing their Personal Data to OCBC Bank'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>).
17. 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.