

**TERMS AND CONDITIONS GOVERNING THE VOYAGE CARD ANNUAL SERVICE FEE UPGRADE OPTION****1. ANNUAL SERVICE FEE OPTION**

1.1 Existing principal holders of the Bank of Singapore VOYAGE and OCBC VOYAGE Card ("Card") who elect to upgrade their Card Annual Service Fee to S\$3,210 ("Qualified Customers") will receive 170,000 VOYAGE Miles (the "Benefit"), once payment has been received by OCBC Bank for the Annual Service Fee of S\$3,210 (inc. GST). Annual Service Fee will be at S\$488 (inc. GST) (or such other fees as may be imposed by OCBC Bank) for subsequent years.

1.2 Subject to Clause 2.2 below, the VOYAGE Miles earned under Clause 1.1 above will be converted to KrisFlyer Miles into the Principal VOYAGE Cardmember's KrisFlyer account.

1.3 The Qualified Customer must be an existing KrisFlyer member with a valid KrisFlyer account. Failure to provide a valid KrisFlyer account number will result in the Benefit being forfeited.

1.4 The Qualified Customer agrees that the terms and conditions of the Singapore Airlines' KrisFlyer Programme shall apply.

**2. KRISFLYER RELATED BENEFITS**

2.1 The process of charging the applicable Annual Service Fee and the conversion of VOYAGE Miles awarded under the Benefit to KrisFlyer Miles under the KrisFlyer Programme will be completed within 30 working days from the relevant date the cardmember notifies OCBC Bank of his selected option (the "Relevant Option Notification Date").

2.2 The conversion and transfer of the VOYAGE Miles to KrisFlyer Miles will be reflected in the Qualified Customer's KrisFlyer statement of account within 30 working days from the Relevant Option Notification Date.

2.3 Notwithstanding anything stated herein, OCBC Bank shall not be liable for any delay in the conversion 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.

2.4 Refund of any service fee paid (including without limitation the annual service fee of S\$3,210 (including GST)) shall not be entertained.

2.5 OCBC Bank shall not be responsible for any fraud or unsuccessful transfers. In the latter case, a second and final attempt on the conversion and transfer of the VOYAGE Miles to KrisFlyer Miles will be carried out within 7 working days from the date of the initial unsuccessful transfer.

2.6 Notwithstanding anything to the contrary, OCBC Bank shall not be responsible for any Qualified Customer's VOYAGE Miles or KrisFlyer Miles once they have been successfully transferred from VOYAGE Miles to KrisFlyer Miles.

2.7 For the avoidance of doubt, VOYAGE Miles will be transferred to the relevant Qualified Customer's KrisFlyer membership account and it is the Qualified Customer's responsibility to provide all accurate and valid information (including without limitation the correct KrisFlyer membership number) to effect the transfer. Notwithstanding anything to the contrary, OCBC shall not be responsible for any losses, damages, claims, expenses, fees or liabilities howsoever incurred or suffered by any Qualified Customer in relation to or as a result of the transfer of any VOYAGE Miles to the relevant Qualified Customer's KrisFlyer membership account.

### 3. GENERAL

3.1 The benefits made available to Qualified Customers pursuant to the terms of the Benefit are not exchangeable or refundable for cash, credit or kind.

3.2 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 Benefit 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.

3.3 OCBC Bank reserves the right to suspend, withdraw or terminate the Benefit at any time without notice. The decision of OCBC Bank on all matters relating to the Benefit shall be final, binding and conclusive on all customers, including without limitation, any decision on the eligibility of any person to participate in the Benefit.

3.4 OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify the terms of the Benefit at any time. The Qualified Customers are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if the Qualified Customers do not terminate the use of the Card.

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

3.6 A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any terms or conditions contained herein.

3.7 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and the Qualified Customers irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.