

## **Terms and Conditions Governing the OCBC VOYAGE Referral Programme (the “Promotion”)**

### **Promotion Period**

1. The promotion period shall run from 15 May 2022 to 31 August 2022 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

### **Eligibility**

2. The Promotion is open to all existing OCBC VOYAGE Credit Cardmembers (“Referrer”) who refer any other persons other than an existing OCBC VOYAGE Credit Card holder (“Referred Individual”) to OCBC Bank to sign up for an Eligible Card (as defined below).
3. An “Eligible Card” is the OCBC VOYAGE Credit Card.
4. The Referrer must enter his OCBC Bank-registered name, last 8 digits of his OCBC VOYAGE card number, and mobile number registered with OCBC Bank when generating the referral link. Failure to provide accurate and valid information will disqualify the Referrer from this Promotion.
5. The Referred Individual must be a KrisFlyer member with a valid KrisFlyer account, and must provide his KrisFlyer account number and registered membership name to OCBC Bank at point of application for the OCBC VOYAGE Credit Card. Failure to provide accurate and valid information will disqualify the Referred Individual from this Promotion.
6. By participating in this Promotion,
  - (a) The Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank.
  - (b) The Referred Individual consents to having his or her name and status of successful signing up under the Programme disclosed to the Referrer.

### **Promotion Mechanics**

7. A referral will be considered successful when:
  - a. the Referred Individual signs up for the Eligible Card and OCBC Bank approves the application during the Promotion Period; and
  - b. the Referred Individual pays for an Annual Service Fee of S\$3,210.
8. Subject to these terms and conditions, the Referred Individuals that meet the requirements will receive 160,000 KrisFlyer miles (“Gift A”). For avoidance of doubt, the 160,000 KrisFlyer miles will be credited and reflected as VOYAGE Miles first into your Card account and subsequently it will be credited into your KrisFlyer account within 7-14 working days.
9. Subject to these terms and conditions, the Referrers who have made a successful referral, and the Referred Individual has signed up using the Referrer’s link, will receive 10,000 VOYAGE Miles (“Gift B”).

10. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
11. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Cardmember.
12. OCBC Bank reserves the right deduct from the Eligible Cardmember's OCBC VOYAGE Credit Card Account (the "Account") the equivalent value of the Gift if the Eligible Cardmember closes his/her Account during, or within six (6) months from the end of, the Promotion Period. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

#### **Gift**

13. Eligible Cardmembers who are entitled to receive the Gift will receive the Gift within 2 months from the Referred Individual's card approval date.
14. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

#### **General**

15. The eligibility of any Eligible Cardmember to participate in the Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
16. 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 cardholder and the dates of the Promotion.
17. 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.

18. 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.
19. 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.
20. 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 (Cap 53B) to enforce any of these terms and conditions.