

TERMS AND CONDITIONS GOVERNING THE VOYAGE VISA OLYMPICS TOP SPENDERS PROMOTION (the "Promotion")

Promotion Period

- The promotion period shall run from 27 May 2024 Singapore Time (SGT) 00:00 to 26 June 2024 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

- You will qualify for the Promotion ("Eligible Cardmember") if:
 - You hold an Eligible Card;
 - Your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period.

Definitions

- "Eligible Cards" means any of the following OCBC Cards:
 - OCBC VOYAGE Card
 - OCBC Premier VOYAGE Card
 - OCBC Premier Private Client VOYAGE Card
 - Bank of Singapore VOYAGE Card
- For avoidance of doubt, for principal cardmembers with supplementary cards, the Qualifying Spend can be aggregated through spending on both the principal Card and supplementary Card.
- "Qualifying Spend":
 - i. refers to any retail transactions (including face-to-face or online purchases);
 - ii. Qualifying Spend on transactions (i) made with the MCCs 4829, 6051, 6211, 6540, 7995, 9211, 9222, 9223, 9311, 9399, 9402, 9405 ("Excluded MCCs") (the descriptions of the Excluded MCCs can be found in the Terms and Conditions Governing the Voyage Credit Card Programme ("Voyage T&Cs")), and (ii) to fund prepaid accounts and merchants who are categorised as "payment service providers" as defined in clause 1.4.10 of the Voyage T&Cs (which include (without limitation) EZ-Link, NETS FlashPay, eNETS, SAM, Transit Link, AXS, GrabPay, Youtrip, Shopee Pay and Singtel Dash), will be capped at a total of S\$1,000.
 - a. To illustrate, if an Eligible Cardmember spends S\$10,000 on retail transactions, S\$5,000 on a transaction with an Excluded MCC and \$3,000 to fund a payment service provider, the total Qualifying Spend will be \$11,000 (\$10,000 + \$1,000), as spend on the transactions with the Excluded MCC and to fund payment service providers are capped at S\$1,000.
 - iii. 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.
 - iv. will be determined by its transaction date based on Singapore Timing (UTC+08:00). 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

- Eligible Customers who meet the conditions specified herein will be entitled to receive;
 - a. Top spender during the promotion period will receive 1 pair of the Closing Ceremony Hospitality Package ("Gift A"), subject to these terms and conditions.

- b. Second top spender during the promotion period will receive 1 pair Standard Sports Hospitality Package ("Gift B"), subject to these terms and conditions.
- 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 Customer.
 - For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.
 - OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.

Gift

- The 2 Eligible Cardmembers will be contacted between 8-21 July with the fulfilment of The Gift, after the Promotion has ended.
- The Promotion shall not apply in conjunction with any other privileges or promotions.
- The Gift is awarded on top of the VOYAGE miles that you can enjoy under the VOYAGE Credit Card Programme, available at OCBC website > Personal Banking > Cards > VOYAGE Credit Card > Terms and conditions.
- OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Card account during the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, 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.

General

- The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
- 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.
- 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.
- 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.

- 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.
- 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.

By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

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