

Terms and Conditions Governing the VOYAGE Miles Adventure Promotion Apr - Jul 2024 (the "Promotion")

Promotion Period

1. The promotion period shall run from 15 April 2024 to 14 July 2024 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") and OCBC Securities Private Limited ("OSPL") at their absolute discretion (the "Promotion Period").

Eligibility

2. There are two tiers for this Promotion – the VOYAGE Tier and the Online Equities Account ("OEA") / OSPL Tier. You will be eligible for the Promotion ("Eligible Customer"):

(a) for the VOYAGE Tier, if you meet the following conditions:

- (i) you successfully apply for an OCBC VOYAGE Credit Card ("Eligible Card") as a principal cardmember during the Promotion Period;
- (ii) you do not already hold an OCBC Credit Card, as a principal cardmember, at the time of your application for the Eligible Card during the Promotion Period;
- (iii) you have not already applied for an OCBC Credit Card as a principal cardmember, which is pending approval, at the time of your application for the Eligible Card during the Promotion Period;
- (iv) you have not previously had an OCBC Credit Card as a principal cardmember terminated/closed (whether by you or by the bank) in the last twelve (12) months prior to your application for the Eligible Card. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in the Promotion;
- (v) your Eligible Card account is active and in good standing with OCBC Bank from the time it is opened until the point of fulfilment; and
- (vi) you pay the S\$498 (inclusive of GST) Annual Service Fee ("ASF") for the Eligible Card during the Promotion Period.

(b) for the OEA / OSPL Tier, if you meet the following conditions:

- (i) you hold an Eligible Card as a principal cardmember and meet the conditions in paragraphs 2(a)(v) above;
- (ii) you meet either (A) or (B) below:
 - (A) you already have an OEA or OSPL Basic Trading Account ("Eligible Account") which was successfully opened on or prior to 14 April 2024; or
 - (B) you successfully apply to open an Eligible Account during the Promotion Period;
- (iii) you have not previously had an Eligible Account terminated/closed (whether by you or by OSPL) in the last six (6) months prior to your application to open an Eligible Account during the Promotion Period;
- (iv) your Eligible Account is active and in good standing with OSPL, and not reported for delinquency, from the time it is opened until the point of fulfilment; and
- (v) you have no outstanding contra losses with OSPL which are overdue for more than 21 calendar days.

Definitions

3. "Qualifying Spend":
 - (a) refers to any retail transaction (including face-to-face or online purchases) as defined in clause 1 of the Terms and Conditions Governing The VOYAGE Credit Card Programme; and

- (b) must be made during the Qualifying Period, which will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. For the avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made. OCBC Bank and OSPL bear no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Eligible Customer's participation in the Promotion.
4. A "Successful Trade" refers to a trade (excluding CPF and SRS trades and Buy Ins) successfully placed in any market through the Eligible Account during the Promotion Period.
 5. For the avoidance of doubt, OCBC Bank and OSPL have absolute discretion to determine whether a transaction is considered a "Qualifying Spend" or "Successful Trade".
 6. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

Promotion Mechanics

7.
 - (a) For the VOYAGE Tier of this Promotion, an Eligible Customer who meets the following conditions will qualify to receive the VOYAGE miles set out in the VOYAGE Tier of the table below:
 - (i) successfully applies for an Eligible Card during the Promotion Period;
 - (ii) charges **at least S\$3,500 Qualifying Spend** on his/her Eligible Card within 1 month from card account opening month ("Qualifying Period"). For example, if the account for the Eligible Card is opened on 1 May 2024, the Qualifying Period will be from 1 May 2024 to 30 June 2024; and
 - (iii) pays the ASF for the Eligible Card during the Promotion Period.
 - (b) For the OEA / OSPL Tier of this Promotion, an Eligible Customer who meets the following conditions will qualify to receive the VOYAGE miles set out in the OEA / OSPL Tier of the table below:
 - (i) holds an Eligible Card as a principal cardmember;
 - (ii) meets either (A) or (B) below:
 - (A) already has an Eligible Account which was successfully opened on or prior to 14 April 2024
 - (B) successfully applies to open an Eligible Account during the Promotion Period; and
 - (iii) performs **at least S\$150,000 of Successful Trade(s)** on his/her Eligible Account during the Promotion Period.
 - (c) The VOYAGE miles awarded under the OEA / OSPL Tier of this Promotion is subject to (1) a cap of 12,500 VOYAGE miles per Eligible Customer during the Promotion Period, and (2) a cap of 2,125,000 VOYAGE miles to Eligible Customers in total during the Promotion Period.
 - (d) Customers who received VOYAGE Miles from the promotion '90,000 / 50,000 VOYAGE Miles Adventure Promotion Jan – Apr 2024' will not be eligible for this Promotion.

| Tiers | Qualifying Criteria | VOYAGE Miles |
|-----------------|--|--|
| VOYAGE Tier | <ul style="list-style-type: none"> - Successfully apply for an Eligible Card as a principal cardmember during the Promotion Period - Charges at least S\$3,500 Qualifying Spend on his/her Eligible Card within 1 month from card account opening month. - Pays ASF for the Eligible Card during the Promotion Period | 40,000 VOYAGE Miles |
| OEA / OSPL Tier | <ul style="list-style-type: none"> - Holds an Eligible Card as a principal cardmember - Either: <ul style="list-style-type: none"> o already has an Eligible Account which was successfully opened on or prior to 14 April 2024 Or o successfully applies for an Eligible Account during the Promotion Period - Performs at least S\$150,000 of Successful Trade(s) on his/her Eligible Account during the Promotion Period. | 12,500 VOYAGE miles for at least S\$150,000 of Successful Trade(s) Subject to (1) a cap of 12,500 VOYAGE miles per Eligible Customer, and (2) a cap of 2,125,000 VOYAGE miles to Eligible Customers in total during the Promotion Period. |

8. For the VOYAGE Tier, for principal cardmembers with supplementary card(s), the VOYAGE miles will be awarded for the aggregated spend on both the principal card and supplementary card(s).
9. OCBC Bank and OSPL reserve the right in their sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend or Successful Trade under the Promotion. If OCBC Bank and OSPL in their sole and absolute discretion decide that any transaction from which the Qualifying Spend or Successful Trade is computed is not to be considered a valid transaction and the conditions are not met for the purpose of this Promotion, the VOYAGE miles will not be awarded.
10. OCBC Bank reserves the right to claw-back and deduct from the Eligible Customer's OCBC Card account (the "Account") the equivalent value of the VOYAGE miles in the event the Account is closed or terminated by the Eligible Customer or OCBC Bank, during, or within six (6) months from the end of the Promotion Period. Further, if any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the VOYAGE miles (which eligibility shall be determined at the discretion of OCBC Bank and OSPL), OCBC Bank reserves the right to (i) forfeit or withdraw the VOYAGE miles at any time; or (ii) (where the VOYAGE miles have been redeemed) claw-back the VOYAGE miles or request the relevant customer to repay to or compensate OCBC Bank the value of the VOYAGE miles at any time, and OCBC Bank shall have the right to debit the value of the VOYAGE miles 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 or OSPL should any VOYAGE miles be forfeited or withdrawn, if any VOYAGE miles is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the VOYAGE miles for whatsoever reasons.

VOYAGE miles

11. VOYAGE miles will be awarded to qualifying Eligible Customers within (3) three months from the end of the Promotion Period.
12. OCBC Bank and OSPL reserve the right to substitute or replace the VOYAGE miles with any item of similar value at their sole discretion without notice to any person.

General

13. The eligibility of any Eligible Customer to participate in this Promotion and/or to receive any VOYAGE miles shall be determined at the absolute discretion of OCBC Bank and OSPL.
14. OCBC Bank and OSPL reserve the right at their 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.
15. OCBC Bank and OSPL 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 and OSPL 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.
16. OCBC Bank's and OSPL'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 or OSPL. 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.
17. OCBC Bank and OSPL 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.
18. 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.
19. The OEA and OSPL Basic Trading Account are subject to OSPL's standard terms and conditions.