

Terms & Conditions Governing the VOYAGE Card Annual Service Fee Top Up Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 26 September until 30 November 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. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - i. You are an existing holder of a VOYAGE Card (defined below); and
 - ii. You are an existing KrisFlyer member with a valid KrisFlyer account; and
 - iii. You register for the Promotion via an online form [available here](#), during the Promotion Period and provide your KrisFlyer account number and registered membership name in the e-form. Failure to provide an accurate and valid information (including without limitation the correct KrisFlyer account number and registered membership name) in the e-form for this Promotion will disqualify the Eligible Cardmember from this Promotion; and
 - iv. You have opted to pay an additional, upgraded VOYAGE Card Annual Service Fee of S\$3,210 (inclusive of GST) (the “Upgraded ASF”). **For avoidance of doubt, the Upgraded ASF is in addition to, and separate from, the regular S\$488 annual service fee payable for the VOYAGE Card;** and
 - v. Your VOYAGE Card account is active and in good standing during the Promotion Period and until the time of fulfilment.

Definitions

3. VOYAGE Card refers to any of the following cards:
 - i. Bank of Singapore VOYAGE;
 - ii. OCBC Premier Private Client VOYAGE;
 - iii. OCBC Premier VOYAGE; and
 - iv. OCBC VOYAGE Card.

Promotion Mechanics

4. Subject to these terms and conditions, upon the successful charging of the Upgraded ASF in the Eligible Cardmember’s card account, the Eligible Cardmember will receive 150,000 KrisFlyer Miles and additional 10,000 KrisFlyer Miles. (the “Gift”)

Annual Service Fee Option	Usual KrisFlyer miles received	Bonus KrisFlyer miles
S\$3,210 nett	150,000	10,000

5. The selected Upgraded ASF option will be charged within 3-5 working days to your card account. Upon the successful charge, 160,000 VOYAGE Miles will be credited into your Card account, and subsequently transferred into the Principal VOYAGE Cardmember’s KrisFlyer account, within the 7-14 working days.
6. For avoidance of doubt, Cardmembers who registered their interest for Upgraded ASF after 30 November 2022 will not receive additional Bonus KrisFlyer Miles.
7. The terms and conditions of Singapore Airlines’ KrisFlyer Programme shall apply. By participating in this Promotion, the Eligible Cardmember hereby acknowledges and agrees to be bound by these terms and conditions, as well as the terms and conditions of Singapore Airlines’ KrisFlyer Programme.

KRISFLYER RELATED BENEFITS

8. Notwithstanding anything stated herein, OCBC Bank shall not be liable for any delay in the crediting process of the KrisFlyer Miles 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.
9. Refund of any service fee paid (including without limitation the Upgraded ASF shall not be entertained or allowed.
10. OCBC Bank shall not be responsible for any fraudulent or unsuccessful transfers.
11. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Cardmember closes his/her VOYAGE Card account during, or within six (6) months from the end of, the Promotion Period, or if the Eligible Cardmember fails to pay for the Upgraded ASF. Further, if any Eligible Cardmember 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.
12. For the avoidance of doubt, the Gift will be transferred to the relevant Eligible Cardmember's KrisFlyer membership account and it is the Eligible Cardmember'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 Bank shall not be responsible for any losses, damages, claims, expenses, fees or liabilities howsoever incurred or suffered by any Eligible Cardmember in relation to or as a result of the transfer of the Gift to the relevant Eligible Cardmember's KrisFlyer membership account.
13. The Gift is strictly not exchangeable or refundable for cash, credit or kind.
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 receive the 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 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 Promotion 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.

19. 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.
20. 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.
21. 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.

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