

The VOYAGE Credit Card Program (“Program”) is a program that offers, inter alia, VOYAGE Miles (as defined below) as rewards which can be used for redemption of airline tickets and is made available to all Premier VOYAGE Card cardholders and Bank of Singapore VOYAGE Card cardholders (each a “Cardholder”, and unless a contrary indication appears, Cardholder includes Principal Cardholder and Supplementary Cardholder, as the case may be, the respective personal representatives and lawful successors) (each of the above named VOYAGE Credit Card, a “Card” and unless a contrary indication appears, includes a Principal Card and a Supplementary Card, as the case may be) pursuant to the terms and conditions set out below and as amended, varied, supplemented or replaced from time to time (“these Terms and Conditions”).

Usage of the Card will be deemed acceptance by the Cardholder of and the Cardholder shall be bound by these Terms and Conditions, in addition to the Cardholder Agreement and other applicable terms and conditions.

1. VOYAGE MILES ACCRUAL

- 1.1 As a reward for incurring spending on his/her Card, the Cardholder will, subject to these Terms and Conditions, be awarded VOYAGE Miles (“VOYAGE Miles”) at the rates set out below:
 - a. Overseas spending: earn 1 VOYAGE Mile for every HK\$4 equivalent charged in foreign currency to the Card, whereas earn 1 VOYAGE Mile for every HK\$6 charged in Hong Kong dollars to the Card;
 - b. Local spending: earn 1 VOYAGE Mile for every HK\$6 charged to the Card.

VOYAGE Miles shall be awarded to the Cardholder based on the amount of each Card transaction charged to the Card Account, rounded down to the nearest whole number.

- 1.2 All VOYAGE Miles can accrue monthly in a calendar month up to a 24-calendar-month period of validity on a rolling basis.
- 1.3 No VOYAGE miles will accrue if the spending is incurred in connection with any of the following categories:
 - a. Transactions through the use of automatic teller machines
 - b. Installment payments under the interest-free cash installment program
 - c. Bill payments
 - d. Car loan repayments
 - e. Sun Life premium payments
 - f. Cash advances
 - g. Purchases of casino chips
 - h. All bank fees and charges
 - i. Balance transfers
 - j. Interests
 - k. In-house payments
 - l. Payments of funds to prepay accounts and merchants who are categorized as “payment service providers”. OCBC Wing Hang Bank Limited (“the Bank” includes its successors and assigns, and any Bank Group Company adopting these Terms and Conditions as the agreement between the Cardholder and that company) has the absolute discretion to determine the definition of “payment service provider”.
- 1.4 The Bank reserves the right to revoke, deduct, invalidate, cancel and/or re-compute any VOYAGE Miles awarded in the event the Cardholder fails to effect due payment for any Card transaction and/or the account is closed or terminated by the Cardholder or the Bank, as the case may apply.
- 1.5 The VOYAGE Miles cannot be transferred, assigned or carried forward to any other cards issued by the Bank.
- 1.6 All VOYAGE Miles awarded by the Bank (including those earned by the Supplementary Cardholder) will be credited to the Principal Cardholder’s account and reflected in the monthly Card statement of the Principal Cardholder, and will also be available for viewing on the Bank’s internet banking at www.ocbcwhhk.com if the Principal Cardholder is a registered user of the Bank’s internet banking.

2. LIMOUSINE AIRPORT / TERMINAL TRANSFER SERVICE (“SERVICE”)

- 2.1 The Service is available to the Principal Cardholder at a rate quoted at the time of booking for persons travelling to/from any Hong Kong addresses (except at outlying islands) and the following designated points of entry/departure:
 - a. Hong Kong International Airport
 - b. Macau Ferry Terminal
 - c. China Ferry Terminal
 - d. Kai Tak Cruise Terminal
 - e. Hung Hom Railway Station
 - f. Hong Kong West Kowloon Station
- 2.2 The Principal Cardholder shall be entitled to call VOYAGE Exchange (provided by Concierge) to book the Service. The Principal Cardholder must book the one-way service by calling VOYAGE Exchange at least 24 hours in advance before the anticipated pick-up time at any Hong Kong addresses or the anticipated time of arrival at the above designated point of entry, as the case may be. The VOYAGE Exchange Hotline managed by Concierge is 852 3108 2128 or such other number as may be notified by the Bank. Notification will be sent to the Principal Cardholder once the Service booking is confirmed.
- 2.3 The vehicle used for the Service will be a 4-seater Mercedes or similar class subject to availability. Maximum number of passengers per trip is 4 persons.
- 2.4 Excess charges incurred on the Service (if any), must be paid by the Principal Cardholder and charged to his/her Card.
- 2.5 Changes or cancellations to Service booking must be communicated to VOYAGE Exchange (provided by Concierge) at least 12 hours prior to the Principal Cardholder’s anticipated pick-up time. Late cancellations (less than 12 hours before the anticipated pick-up time) and no shows will be charged to the Principal Cardholder per booking at a rate to be provided from time to time.
- 2.6 Waiting time surcharges, extra stop services charges and midnight surcharges shall be paid by the Principal Cardholder and charged to his/her Card. Please refer to the charging rate as quoted by VOYAGE Exchange (provided by Concierge) at the time of your booking.
- 2.7 One complimentary one-way Service will be awarded to the Principal Cardholder on a yearly basis upon his/her full payment of the non-refundable annual membership fee of the Principal Card charged to his/her Card. This complimentary one-way Service is valid for six months from the date of award (the “validity period”) and can only be utilized at any time within the validity period. For the avoidance of doubt, if other charges are incurred in connection with this complimentary one-way Service (including, without limitation, any midnight surcharges and extra stop service charges), the Principal Cardholder will continue to be liable for such charges. This complimentary one-way Service is non-cumulative and will lapse if not utilized by the Principal Cardholder within the validity period. Notification will be sent to the Principal Cardholder informing him/her of the award when the Principal Cardholder is eligible for the award. Once this complimentary one-way Service is utilized, full basic fee will be charged to his/her Card account accordingly, and such basic fee will be refunded to his/her Card account if the conditions for utilization are satisfied. The Bank shall have the absolute discretion to determine whether the Principal Cardholder is entitled to the award or whether the refund is to be made if there is any dispute between the Bank and the Principal Cardholder.

3. VOYAGE MILES REDEMPTION

- 3.1 VOYAGE Miles that have been accrued by the Cardholder can be used by the Principal Cardholder to redeem airline tickets made available for redemption from time to time (collectively, “Travel Arrangements”). The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder’s Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited the Principal Cardholder’s Card account.
- 3.2 Only the Principal Cardholder can submit their VOYAGE Miles redemption request by calling the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128). The fulfilment of any VOYAGE Miles redemption request is subject to the availability of the Travel Arrangements requested for.
- 3.3 Where a Travel Arrangement is fulfilled in part by the redemption of VOYAGE Miles and in part by monetary payment, the Principal Cardholder

shall settle the monetary payment component of the VOYAGE Miles redemption request by charging the outstanding amount to his/her Card account.

- 3.4 All VOYAGE Miles redemption requests made by the Principal Cardholder shall be binding on him/her and the Bank shall be entitled to act and rely on such requests.
- 3.5 If the Principal Cardholder needs to cancel or amend his/her VOYAGE Miles redemption request, he/she can call the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128) to make this request. If the cancellation or amendment request can be accommodated, the Bank shall (where applicable) arrange for the relevant VOYAGE Miles or monies to be credited back to the Principal Cardholder’s Card account. If the cancellation or amendment request cannot be accommodated, the Principal Cardholder agrees to be bound by the terms of his/her original VOYAGE Miles redemption request.
- 3.6 The Principal Cardholder may be charged an administration fee for the processing and handling of any cancellation or amendment of VOYAGE Miles redemption request. Please call the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128) for more information about such fees.
- 3.7 Notification will be sent to the Principal Cardholder once his/her VOYAGE Miles redemption request has been processed.

4. VOYAGE REBATES REDEMPTION

- 4.1 Subject to Clauses 4.2 to 4.10 below, VOYAGE Miles that have been accrued by Cardholder can be used by the Principal Cardholder to redeem cash rebate for Eligible Transactions as defined in Clause 4.2, at the redemption rate as stated in Clause 4.3.
- 4.2 To be eligible for the VOYAGE Miles redemption to cash rebate under Clause 4.1 above, the spending must fall under travel or foreign currencies categories as specified below within the three (3) months immediately preceding the date of the redemption request (“Eligible Transaction”). Travel category is where the spending is incurred at travel agencies, airlines and hotels and foreign currencies category is where the amount spent is denominated in a non-Hong Kong Dollar currency. The Bank has the absolute discretion to determine the merchant classification and whether the spending falls within the definition of Eligible Transaction, and if there is any dispute, the Bank’s determination shall be final.
- 4.3 VOYAGE Miles redemption to cash rebate is at 10 VOYAGE Miles to HK\$1 cash rebate (“VOYAGE Rebate”). Minimum redemption per request is 1,000 VOYAGE Miles to HK\$100 VOYAGE Rebates. Each redemption must be placed in the multiples of 1,000 VOYAGE Miles. Minimum Eligible Transaction amount must be HK\$100.
- 4.4 The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder’s Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Principal Cardholder’s Card account.
- 4.5 Only Principal Cardholder can submit their VOYAGE Miles redemption request by calling the Bank’s hotline (852) 2543 2223 or VOYAGE Rebate redemption form available at ocbcwhhk.com.
- 4.6 All redemption requests made by Principal Cardholder are subject to verification by the Bank.
- 4.7 Upon successful request, VOYAGE Miles will be deducted from Principal Cardholder’s Card account, and VOYAGE Rebate will be credited to Principal Cardholder’s Card account within 7 days.
- 4.8 The Principal Cardholder shall not be entitled to cancel any redemption request once it is made.
- 4.9 In case VOYAGE Rebate redemption cannot be completed before statement due date, Principal Cardholder must settle payment according to the statement due date to ensure that the account shall remain in good financial standing. All VOYAGE Rebate can only be used to offset Eligible Transaction and cannot be converted into cash.
- 4.10 In case of Eligible Transaction reversal after successful VOYAGE Rebate redemption, the Bank has the right to deduct the redeemed VOYAGE Rebate and credit the deducted VOYAGE Miles.

5. PERSONAL ACCIDENT INSURANCE

- 5.1 The Cardholder will automatically enjoy complimentary Insurance coverage if he/she charges his/her full travel fares (including, without limitation, all expenses relating to the purchase of airline tickets) to the

VOYAGE Card.

- 5.2 This Insurance is subject to the terms, conditions and exceptions of the Personal Accident Insurance Policy or any other policies ("Policy") issued to the Bank by any insurance company as designated by the Bank from time to time. The Bank shall be entitled to change, amend, vary or endorse any terms and conditions and exceptions to the Policy with the designated insurance company without prior notice to the Cardholder. All endorsements, changes and amendments to the Policy as agreed between the designated insurance company and the Bank shall be binding without prior notice on the insured person. Details of the Policy can be obtained from the customer service hotline.
- 6. AIRPORT LOUNGE PROGRAM – MASTERCARD® AIRPORT EXPERIENCES PROVIDED BY LOUNGEKEY ("MCAE PROGRAM")**
- 6.1 As part of the benefits under the VOYAGE Credit Card Program, the Cardholder will have access to selected airport lounges and receive certain benefits and services pursuant to the terms of the MCAE Program. Details of such benefits and services can be found on airport.mastercard.com.
- 6.2 The Cardholder will be able to gain access to the LoungeKey participating lounges by presenting the Card, boarding pass and identify yourself as a LoungeKey customer. The lounge staff will check the validity date of the Card and match the Cardholder's name with the boarding pass bearing the same date of the access. To redeem dining, spa and shopping offers, select your preferred offer and generate an offer code. Present the valid offer code to the cashier and redeem the offer.
- 6.3 The Cardholder will be entitled to unlimited complimentary visits to any LoungeKey participating lounges unless otherwise communicated via official communications from the Bank (including without limitation via SMS or updates on website). Visit by the Cardholder's accompanying guest will be charged at a rate of US\$32 per person per visit or such other rate as updated.
- 6.4 Participation by the Cardholder in the MCAE Program may be subject to such fees or charges as may be imposed by the Bank from time to time. In addition, the Cardholder agrees that he/she will be liable for all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the MCAE Program.
- 6.5 The Cardholder agrees that access to the LoungeKey participating lounges is subject to the MCAE Program's Condition of Use (the "Condition of Use"), which is available at <https://airport.mastercard.com/en/conditions-of-use>. The Bank has no control over the opening hours, facilities, service or personnel of any of the LoungeKey participating lounges in the MCAE Program. The Cardholder agrees that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures and the Condition of Use may be altered, changed or modified without prior notification to the Bank or the Cardholder. **The Bank shall not be liable for all losses or damages suffered or to be suffered by the Cardholder directly or indirectly arising from or in connection with the use of the LoungeKey participating lounges.**
- 6.6 All queries, complaints, requests for assistance and the like may be made to the Bank and these will be reviewed on a case-by-case basis. However, the Bank may not be able to answer to such queries, complaints, request for assistance and the like.
- 7. VOYAGE EXCHANGE CONCIERGE**
- 7.1 The Principal Cardholder will have access to a concierge service provider (the "Concierge"). The Principal Cardholder may request the Concierge to source for information, services, benefits or products (collectively, the "Concierge Services") for them. The Principal Cardholder can reach the Concierge by calling the Concierge Hotline (852 3108 2128).
- 7.2 The right to use the Concierge Services is personal to the Principal Cardholder.
- 7.3 The Concierge has the absolute discretion not to provide or make any arrangement that is requested by the Principal Cardholder if, in the opinion of the Concierge, the provision of such Concierge Services would be in contrary to any laws or regulations or the Concierge is not able to provide any such Concierge Services or the provision of any such Concierge Services is immoral or against public interests.
- 7.4 Although the Concierge Services provided are complimentary, all non-Concierge Services related costs shall be borne by the Principal Cardholder. Such costs include, but not limited to, the cost of physical goods or services that the Principal Cardholder has instructed the

- Concierge to purchase or obtain, medical and related expenses charged by a medical professional, laboratory, hospital, clinic or other related service provider. The Principal Cardholder agrees that he/she will use his/her Card, but not other card, to pay for any goods or services obtained via the Concierge.
- 7.5 All orders or requests made by the Principal Cardholder to the Concierge are subject to verification by the Bank. Failure by the Principal Cardholder to provide information to the Concierge as per the Bank's records may invalidate the Principal Cardholder's request for Concierge Services.
- 7.6 In connection with the provision of Concierge Services, the Concierge will communicate with the relevant third parties on the Principal Cardholder's behalf. However, in cases where the Concierge deems that it is more appropriate for the Principal Cardholder to contact or communicate with any third party directly, then the Concierge will inform the Principal Cardholder accordingly, and it becomes the Principal Cardholder's sole responsibility to communicate with the relevant third party.
- 7.7 Third party suppliers or service provider may impose their own terms and conditions in connection with the provision of the goods and/or services requested for via the Concierge Services. By accepting the goods and/or services, the Principal Cardholder agrees to be bound by such terms and conditions, where applicable. **The Bank shall not be liable for all losses or damages suffered or to be suffered by the Principal Cardholder and/or any third parties directly or indirectly arising from or in connection with Concierge Services and/or the goods and/or services and/or advice provided the third party suppliers or service providers.**
- 7.8 Customs duties and other relevant taxes or levies (collectively, "Taxes") may be imposed at any time on the Concierge Services requested by the Principal Cardholder and the Principal Cardholder shall be liable to pay all such Taxes. Any additional associated costs or third party expenses (which includes, without limitation, any handling charges) (collectively, "Additional Charges") incurred in the procurement, provision or the delivery of the Concierge Services shall also be paid for by the Principal Cardholder. If applicable, the Principal Cardholder hereby authorises the Bank to debit or charge such Additional Charges and the Taxes to his/her Card account.
- 7.9 At all times, the Principal Cardholder must ensure that his/her Card is able to cover the cost of the goods and services purchased pursuant to the Concierge, the Taxes and the Additional Charges. In the event that there are insufficient credit limits in his/her Card account, without prejudice to the Bank's right to set-off, the Principal Cardholder shall be liable to **indemnify** the Bank for any losses, damages, claims (whether claimed from third parties or otherwise), liabilities, expenses, interests, costs, charges and funds incurred by the Bank as a result of the Cardholder's inability to pay for the outstanding amounts incurred in his/her Card account.
- 7.10 If the Concierge is unable to process any request made by the Principal Cardholder, it will inform the Principal Cardholder as soon as reasonably practicable. **The Bank shall not be liable in anyway if the Concierge and/or the relevant third party supplier or service provider is unable to provide the Principal Cardholder with the goods and/or services and/or advice requested for.**
- 7.11 **No representation or warranty whatsoever is given by the Bank (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness, completeness, expertise, skill, competence, ability, knowledge, qualification or professionalism) in respect of any information or service or advice obtained by the Principal Cardholder or in respect of the third party supplier or service provider, as the case may be, as a result of or in connection with his/her usage of the Concierge. The Bank shall not be responsible or liable for any loss or damage whatsoever suffered or to be suffered by the Principal Cardholder and/or any third party arising directly or indirectly howsoever in connection with or as a result of any person acting on or relying on any information or service or advice (including without limitation any medical and related services or advices) provided in connection with the Principal Cardholder's usage of the Concierge Services.** The Principal Cardholder shall make his/her own independent judgment in accepting the goods or service or advice of a third party supplier or service provider.
- 7.12 The Principal Cardholder shall not be entitled to cancel any request for Concierge Services once it is made. In the event the Principal Cardholder insists on a cancellation, the Principal Cardholder will be required to pay whatever costs that may be imposed by the third party supplier or service

provider as a result of the cancellation. The Principal Cardholder shall also be liable to the Bank for all losses, damages, interest, charges, expenses or any other costs that may be suffered or incurred by the Bank directly or indirectly as a result of the cancellation of the request for Concierge Services.

8. GENERAL

- 8.1 The benefits made available to the Cardholder pursuant to these Terms and Conditions are not exchangeable or refundable for cash or credit or in kind.
- 8.2 The 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 Program and **the Bank shall not be liable to any person for any act, omission, neglect, misconduct or fraud on the part of such agents, contractors, correspondents or third parties.**
- 8.3 The Bank reserves the right to suspend, withdraw or terminate the Program at any time without notice. The decision of the Bank on all matters relating to the Program shall be final, binding and conclusive on the Cardholder, including without limitation, any decision on the eligibility of any person to participate in the Program.
- 8.4 The Bank may at any time at its sole and absolute discretion, without assigning any reasons therefore, delete, vary, supplement, amend or modify these Terms and Conditions by giving 30 days' notice to the Cardholder. The Cardholder is deemed to accept and is bound by such variations, additions, deletions, amendments and/or modifications if the Cardholder does not terminate the use of the Card.
- 8.5 In the event of any inconsistency between these Terms and Conditions and the terms and conditions of any brochure, marketing or promotional materials relating to the Program or the Cardholder Agreement, these Terms and Conditions shall prevail.
- 8.6 **The Bank assumes no responsibility for any of the contents found on third party websites referred to in these Terms and Conditions, and shall not be held responsible or liable to the Cardholder for any loss or damages caused or alleged to have been caused by the use of or reliance on any content, products or services available on such websites.** The Bank does not have control of such websites and the reference to any such websites in these Terms and Conditions does not mean that the Bank endorses the material on such websites or has any association with the owner thereof.
- 8.7 A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Ordinance of Hong Kong (Cap.623) (as amended from time to time) to enforce any of these Terms and Conditions.
- 8.8 These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong, and the Cardholder irrevocably submits to the non-exclusive jurisdiction of the Hong Kong courts.
- 8.9 In these Terms and Conditions, unless a contrary indication appears, words importing the plural include the singular and vice versa, and words importing a gender include every gender.
- 8.10 In the event of any discrepancy arises between the English and Chinese versions of this leaflet, the English version shall prevail.