

親愛的VOYAGE信用卡持卡人：

多謝閣下對華僑永亨宏富理財VOYAGE卡及新加坡銀行VOYAGE卡的支持。本行現致函通知閣下以下有關VOYAGE信用卡計劃之條款及細則的修訂及安排。有關修訂及安排由2021年9月24日(「生效日」)起生效。

項目	重要通知 / 修訂 (新增之內容已劃上底線，而刪除之內容則以劃掉的方式以供識別)
1.6	<p>持卡人於信用卡獲批核及於其續期日時，須繳付不可退還的會員年費，該收費將列載於有關的月結單上。為免生疑問，在本行批准向持卡人發出信用卡並在持卡人確認收妥信用卡後，該會員年費即需繳付，及其後每年之發卡週年日子以繳付。持卡人有責任繳付該年度的會員年費及其他費用，不論他/她在該年度內之任何時間決定取消或終止信用卡。由本行絕對酌情決定的申請/續期VOYAGE里數獎勵(「獎勵」)將會於全數繳付會員年費後贈予持卡人。</p>
1.7	<p>第1.7條將編排為第1.6條：</p> <p>所有由本行授予之VOYAGE里數(包括任何獎勵及由附屬卡持卡人賺取的VOYAGE里數)將會存入主卡持卡人的賬戶並載於其月結單中。若主卡持卡人為本行網上銀行的登記用戶，亦可透過網上銀行www.ocbcwhhk.com查閱VOYAGE里數。</p>
4	<p>「亞洲萬里通」里數獎勵計劃將於生效日起終止。現有的第4條將完全刪除，並由以下的條款代替：</p> <p>4.1 此計劃的主卡持卡人可將其VOYAGE里數轉換為「亞洲萬里通」里數。如欲加入「亞洲萬里通」里數獎勵計劃，主卡持卡人必須為「亞洲萬里通」會員。加入「亞洲萬里通」里數獎勵計劃須受由亞洲萬里通有限公司管理的「亞洲萬里通」條款及細則約束。</p> <p>4.2 已加入「亞洲萬里通」計劃的主卡持卡人，可按發佈於www.ocbcwhhk.com或其他本行認為合適的其他網站上的目錄上的兌換率或本行不時訂定的里數轉換率。</p> <p>4.3 所有由主卡持卡人轉換的「亞洲萬里通」里數須轉入其個人的「亞洲萬里通」同名賬戶內。</p> <p>4.4 主卡持卡人明白及同意由VOYAGE里數轉換為「亞洲萬里通」里數及其相關轉賬需時約21個工作天，並須受「亞洲萬里通」不時的公告所約束。儘管本文中有任何說明，本行概不會就里數兌換或轉賬過程中不論任何原因引致的延誤負責(包括但不限於由系統資料出錯或系統限制或錯誤引致的延誤)。而任何緊急請求或取消亦將不予辦理。</p> <p>4.5 本行不會就任何欺詐或不成功的里數轉換負責。在後者的情況下，主卡持卡人可獲本行退還VOYAGE里數及轉換費(如適用)至其信用卡賬戶內。</p> <p>4.6 儘管本文中有其他相反規定，已成功由VOYAGE里數轉換為「亞洲萬里通」里數並成功轉賬的主卡持卡人里數，本行概不負責。</p> <p>4.7 為免生疑問，VOYAGE里數轉換成「亞洲萬里通」里數後，必須轉賬至「亞洲萬里通」會員賬戶，及主卡持卡人有責任提供所有正確及有效的資料(包括但不限於正確的「亞洲萬里通」會員號碼)以完成轉賬。儘管本文中有其他相反規定，本行概不會就VOYAGE里數經轉換後轉賬至相關的「亞洲萬里通」會員賬戶而引致或令持卡人遭受的任何損失、損害、索償、支出、收費或負債負責。</p> <p>4.1 受限於以下第4.2至第4.10條，持卡人已累積的VOYAGE 里數可由主卡持卡人使用以作兌換合資格簽賬(定義見第4.2條)的現金回贈。兌換會以第4.3條所述的兌換比率進行。</p> <p>4.2 為符合上述第4.1條下VOYAGE里數兌換之資格，有關消費必須為由兌換申請日起過去3個月內作出並屬於以下指定的旅遊及外幣類別之消費(「合資格簽賬」)。旅遊簽賬指於旅行社，航空公司及酒店作出的簽賬；而外幣交易簽賬指以非港幣交易的簽賬。本行有絕對酌情權決定商戶之類別以及有關支出是否屬於合資格簽賬。如有任何爭議，本行之決定為最終。</p> <p>4.3 VOYAGE里數兌換現金回贈之比率為10 VOYAGE里數兌換HK\$1 現金回贈(「VOYAGE 回贈」)。每次須最少兌換1,000 VOYAGE里數至HK\$100 VOYAGE回贈，而每次兌換須為1,000 VOYAGE里數的倍數。最低的合資格簽賬金額須為HK\$100。</p>

- 4.4 主卡持卡人只可將於作出兌換時已登記並存入到主卡持卡人的信用卡賬戶內的VOYAGE里數進行兌換。就已登記並已存入至主卡持卡人信用卡賬戶內的VOYAGE里數之數量而言，本行的紀錄為不可推翻之證明。
- 4.5 VOYAGE里數兌換申請只限於主卡持卡人，兌換申請可透過本行熱線(852)2543 2223或可於ocbcwhhk.com下載的兌換VOYAGE 回贈表格作出。
- 4.6 所有由主卡持卡人作出的兌換申請均須經本行核查後方可作實。
- 4.7 若成功申請，VOYAGE里數將由主卡持卡人的信用卡賬戶扣除，而VOYAGE回贈將會於7天內存入主卡持卡人之信用卡賬戶內。
- 4.8 VOYAGE回贈兌換申請一旦作出，主卡持卡人將不可取消申請。
- 4.9 若VOYAGE回贈未能於月結單到期日前完成，主卡持卡人必須根據月結單的到期日還款以確保賬戶維持信用狀況良好。所有VOYAGE回贈只可用作抵消合資格簽賬，並不可兌換為現金。
- 4.10 如合資格簽賬在成功兌換VOYAGE回贈後撤銷，本行保留權利扣除已兌換的VOYAGE回贈及存入已扣除的VOYAGE里數。

如有任何查詢，歡迎致電本行的客戶服務熱線(852)2543 2223。

如本通知的中英文版本之內容有歧義，一概以英文版本為準。本行保留隨時及不時更改上述安排及條款及細則之權利。如有任何爭議，本行將保留最終決定權，而該決定具終局性並對所有客戶具約束力。

若閣下於生效日之後繼續使用或保留其相關賬戶，閣下將被當作接受上述安排。若閣下不同意上述安排，請於生效日之前以書面通知本行終止信用卡服務。

華僑永亨銀行有限公司 謹啟
2021年7月

Dear Valued VOYAGE Card Cardholder,

Thank you for supporting OCBC Wing Hang Premier VOYAGE Card and Bank of Singapore VOYAGE Card. We would like to inform you of the following arrangements and amendments to the Terms and Conditions Governing the VOYAGE Credit Card Program with effect from 24 September 2021 ("Effective Date").

Clause	<p style="text-align: center;">Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)</p>
1.6	<p>A non-refundable annual membership fee will be payable by the Cardholder upon approval of the Card and at the renewal dates, which will be reflected in the relevant Card statement. For the avoidance of doubt, the annual membership fee is payable once the Bank has approved the issuance of the Card to the Cardholder after having the Card activated by the Cardholder, and at the subsequent annual anniversary dates of the Card. The Cardholder is liable to pay the annual membership fee and such other fees in a year regardless of whether he/she decides to cancel or terminate the Card at any point in time in that year. A sign up/renewal bonus of VOYAGE Miles ("Bonus") as determined by the Bank at its absolute discretion will be awarded to the Cardholder upon full settlement of the annual membership fee of the Card.</p>
1.7	<p>Clause 1.7 will be re-numbered to 1.6:</p> <p>All VOYAGE Miles (including any Bonus) 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.</p>
4	<p>Asia Miles conversion will be terminated as from the Effective Date, and current Clause 4 will be deleted in its entirety, and will be replaced by the following clauses:</p> <p>4.1 This Program enables the Principal Cardholder to convert his/her VOYAGE Miles to Asia Miles™. To participate in the Asia Miles program, the Principal Cardholder must be an Asia Miles member. Participation in the Asia Miles program is subject to the terms and conditions govern by Asia Miles Limited.</p> <p>4.2 The Principal Cardholder who is enrolled in the Asia Miles program can effect miles conversion at the conversion rate(s) as listed in the catalogue posted on www.ocbcwhhk.com or such other website as the Bank may deem appropriate, or such other rate(s) as the Bank may specify from time to time.</p> <p>4.3 All Asia Miles converted by the Principal Cardholder must be transferred to his/her own individual Asia Miles member's account bearing the same name of his/her.</p> <p>4.4 The Principal Cardholder understands and agrees that the process of conversion of VOYAGE Miles to Asia Miles and the relevant transfer shall take approximately 21 working days and is subject to Asia Miles' announcement from time to time. Notwithstanding anything stated herein, the Bank shall not be liable for any delay in the conversion and transfer process for any reason whatsoever (including, without limitation, delay due to incorrect information in the system or due to system constraints or errors). Urgent requests or cancellations will strictly not be entertained.</p> <p>4.5 The Bank shall not be responsible for any fraud or unsuccessful conversion. In the latter case, the Principal Cardholder's VOYAGE Miles and the conversion fee will be refunded to his/her Card account, as appropriate.</p> <p>4.6 Notwithstanding anything herein to the contrary, the Bank shall not be responsible for the Principal Cardholder's miles that have been successfully converted and transferred from VOYAGE Miles to Asia Miles.</p> <p>4.7 For the avoidance of doubt, VOYAGE Miles converted to Asia Miles must be transferred to the Asia Miles membership account and it is the Principal Cardholder's responsibility to provide all accurate and valid information (including but not limited to the correct Asia Miles membership number) to effect the transfer. Notwithstanding anything herein to the contrary, the Bank shall not be responsible for any losses, damages, claims, expenses, fees or liabilities howsoever incurred or suffered by any Cardholder in relation to or as a result of the conversion of any VOYAGE Miles and the transfer to the relevant Cardholder's Asia Miles membership account.</p>

- 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.

For any enquiries, please contact our Customer Service Hotline at (852) 2543 2223.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail. The Bank reserves the right to amend the above arrangements and the terms and conditions at any time and from time to time. In case of disputes, the decision of the Bank shall be final, conclusive and binding on all customers.

You will be deemed to have accepted the above arrangements if you continue using or retaining your relevant accounts after the Effective Date. Please notify us in writing of your objection to the above arrangements before the Effective Date for credit card service termination.

OCBC Wing Hang Bank Limited
July 2021