



QUARTER 2 VOYAGE EXCHANGE OFFER CAMPAIGN

TERMS AND CONDITIONS

The Campaign

1. The "Quarter 2 Voyage Exchange Offer Campaign" ("Campaign") is organised by OCBC Bank (Malaysia) Berhad ("OCBC Bank") and runs from 1 April 2017 to 30 June 2017, both dates inclusive ("Campaign Period").

Eligibility

2. Subject to these Terms and Conditions, only customers of OCBC Bank, who meet the criteria set out in both (a) and (b) are eligible to participate in this Campaign (each as an "Eligible Cardmember", collectively as "Eligible Cardmembers")
 - a) Customers who hold an OCBC Premier Voyage credit card ("OCBC Premier Voyage Card") issued by OCBC Bank in Malaysia; and
 - b) Customers whose credit card accounts maintained with OCBC Bank are in good standing according to OCBC Bank's sole definition and absolute discretion.
3. Customers whose accounts with OCBC Bank have been suspended or terminated or who have breached any other agreements with OCBC Bank at any time during the Campaign Period are not eligible to participate in this Campaign.
4. OCBC Bank reserves the right to disqualify any Eligible Cardmember who becomes ineligible (as mentioned in clause 3) any time during the Campaign Period from continued participation in this Campaign.
5. To participate, an Eligible Cardmember must:
 - a) Make the relevant bookings or reservations through OCBC Bank's appointed concierge service, namely Voyage Exchange during the Campaign Period; and
 - b) Make the payment using his or her Premier Voyage Card.

The Campaign Mechanics

6. Upon meeting the criteria in clauses 5(a) and 5(b) above, an Eligible Cardmember will enjoy a rebate up to RM1,000 on his or her average room rate in any hotels or resorts provided that it is not lesser than a four (4) nights stays in the hotel or resort and subject to clauses 8 and 9 below. The validity period of the hotel or resort stay stated herein is from 1 April 2017 to 31 December 2017. ("Stay Offer").
7. Each Eligible Cardmember is limited to participating only once in the Campaign.
8. The Stay Offer to be granted to Eligible Cardmembers is capped at an overall total of RM50,000 ("Campaign Capping").

9. The Eligible Cardmembers who perform as required in clauses 5(a) and 5(b) will be processed on a first come, first served basis and subject to the Campaign Capping.
10. The Stay Offer is applicable to a minimum four (4) nights stays in any hotels or resorts, subject to the transactions being completed before 31 December 2017. The Stay Offer is also applicable when Eligible Cardmember book more than one (1) hotels or resorts back-to-back, subject to the minimum stay of four (4) nights. ("Eligible Spend").
11. During the Campaign Period, the Eligible Cardmember shall call Voyage Exchange to make the hotel or resort booking by providing, at the very least, the name of the hotel or resort, date of scheduled visit and number of days stay in the hotel or resort in advanced. The Eligible Cardmember shall be eligible to receive the Stay Offer for the amount that is charged and debited to his or her OCBC Premier Voyage Card account ("Card Account") before 31 December 2017.
12. The Stay Offer is based on the average of the Eligible Spend that is charged and debited to Eligible Cardmember's Card Account or the average room rate that is provided by Voyage Exchange, whichever is lower. The average of the Eligible Spend or the room rate is calculated based on the number of days stayed that Eligible Cardmember have confirmed during his or her call to Voyage Exchange.
13. Examples of Stay Offer determination:

Scenario	Breakdown of the room rate by Voyage Exchange	Eligible Spend that is charged and debited to Eligible Cardmember's Card Account	Stay Offer
A: Four-night hotel stay	Day 1 to Day 4: RM 500 / day Total: RM 500 x 4 = <u>RM 2,000</u>	RM 2,400	RM 2,000 / 4 = RM 500 Eligible Cardmember will receive RM 500
B: Four-night resort stay	Day 1 and Day 2: RM 1,000 / day Day 3 and Day 4: RM 900 / day Total: (RM 1,000 x 2) + (RM 900 x 2) = <u>RM 3,800</u>	RM 3,600	RM 3,600 / 4 = RM 900 Eligible Cardmember will receive RM 900

Scenario	Breakdown of the room rate by Voyage Exchange	Eligible Spend that is charged and debited to Eligible Cardmember's Card Account	Stay Offer
C: Five-night hotel stay	Day 1 to Day 3: RM 1,000 / day Day 4 and Day 5: RM 900 / day Total: (RM 1,000 x 3) + (RM 900 x 2) = <u>RM 4,800</u>	RM 4,800	RM 4,800 / 5 = RM 960 Eligible Cardmember will receive RM 960
D: Five-night resort stay	Day 1 to Day 5: RM 1,200 / day Total: RM 1,200 x 5 = <u>RM 6,000</u>	RM 6,100	RM 6,000 / 5 = RM 1,200 Eligible Cardmember will receive RM 1,000 as the Stay Offer is capped at RM 1,000 for each Eligible Cardmember.

14. The Eligible Cardmember has to pay the bill in full by using his or her OCBC Premier Voyage Card during the hotel or resort stay and the Stay Offer will be credited into his or her Card Account within two (2) months from the month the Eligible Spend was made. This will be reflected in his or her monthly statement.
15. In the event that more than one (1) hotel or resort bookings are made by the Eligible Cardmember during the Campaign Period, the Stay Offer will apply only to the first hotel or resort booking that is made by the Eligible Cardmember. In the event that the first hotel or resort booking is cancelled, the Eligible Cardmember will still be eligible for the Stay Offer for his or her subsequent hotel or resort booking that is made through Voyage Exchange during the Campaign Period, subject to the Campaign Capping.
16. The Eligible Spend made during the Campaign Period must be captured by the credit card system maintained by OCBC Bank in order to qualify for participation in the Stay Offer.
17. The Stay Offer is exclusive of booking fees, service charge or any other relevant charges, if any.
18. The Stay Offer is non-transferable to any other party or parties and not exchangeable for other goods.
19. At the time the Stay Offer is credited to the Eligible Cardmember, the Card Account must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole and absolute discretion and not in breach of these terms and conditions and/or any of the terms and conditions contained in any other agreements with OCBC Bank.

20. The Stay Offer is still bound by the terms and conditions of the respective merchants, if any.

General Terms and Conditions

21. By participating in this Campaign, Eligible Cardmembers agree and consent to their personal data being collected, processed and used by OCBC Bank for the purposes of the Campaign.
22. OCBC Bank reserves the right to forfeit the Stay Offer in the event there is a reversal of transaction entry or cancellation or termination of the Eligible Cardmembers' OCBC Premier Voyage Card during the Campaign Period or non-compliance or breach of these terms and conditions of the OCBC Credit Cards Cardmember's Agreement with prior notice without assigning any reason.
23. OCBC Bank reserves the right to select Eligible Cardmembers on its reserve list to substitute any disqualified Eligible Cardmembers as mentioned in clause 4. OCBC Bank's determination shall be final, conclusive and binding. No correspondence or claims shall be entertained.
24. By participating in this Campaign, an Eligible Cardmember agrees to be bound by these Terms and Conditions. OCBC Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding. OCBC Bank shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
25. OCBC Bank reserves the rights to withdraw, cancel, suspend, substitute, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice. Notice of such variation of the terms and conditions or suspension or termination of the Campaign is deemed given through a general notice being posted in any OCBC Bank branch or OCBC Bank website and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is posted.
26. OCBC Bank shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Campaign published in any mass media, marketing or advertising materials that are not controlled or issued by OCBC Bank.