



## **Terms & Conditions: Voyage Miles to Cashback Campaign (1 July 2026 till 28 February 2027)**

### **1. CAMPAIGN**

1.1. The **Voyage Miles to Cashback Campaign** (the “**Campaign**”) is organised by OCBC Bank (Malaysia) Berhad (Company No. 199401009721 / 295400-W) (“**OCBC**”) and shall run from 1 July 2026 till 28 February 2027, both dates inclusive (the “**Campaign Period**”), subject to these Terms and Conditions.

### **2. ELIGIBILITY**

2.1. The Campaign is open exclusively to principal cardmembers of the OCBC Premier Voyage Mastercard issued by OCBC (each, an “**Eligible Cardmember**”).

### **3. CAMPAIGN MECHANICS**

3.1. Subject to a minimum conversion of 5,000 Voyage Miles during the Campaign Period, an Eligible Cardmember shall be entitled to earn cashback amounting to Ringgit Malaysia Fifty (RM50.00) only (“**Cashback**”), which shall be credited to the Eligible Cardmember’s Principal OCBC Bank Premier Voyage Mastercard account within seven (7) days from the date the redemption request is received by OCBC.

3.2. Conversion must be made in block(s) of 5,000 Voyage Miles. There is no maximum amount of Voyage Miles (“**VM**”) that an Eligible Cardmember may convert into Cashback under this Campaign, subject to the availability of VM in the Eligible Cardmember’s account.

3.3. To convert VM into Cashback, the request must be submitted via the OCBC MY Mobile Banking App > Rewards.

3.4. Any request made outside the Campaign Period and/or where the Eligible Cardmember has insufficient VM, as determined by the Bank’s records, shall be disqualified.

3.5. The Eligible Cardmember’s account must be valid, subsisting, and in good credit standing, as determined by OCBC in its sole and absolute discretion, and must not be in breach of any of these Terms and Conditions.

3.6. OCBC reserves the right to forfeit any unconverted VM and/or Cashback, and/or to debit or claw back any Cashback already credited, where the Eligible Cardmember is subsequently found to be in breach of these Terms and Conditions, or where the Eligible Cardmember terminates his or her credit card account prior to the successful crediting of the Cashback.

### **4. GENERAL TERMS & CONDITIONS**

4.1. All terms and conditions in OCBC Cardmember’s Agreement, OCBC Premier Voyage Mastercard Terms and Conditions, and OCBC Rewards Terms of Use shall continue to apply. In the event of discrepancies, these Terms and Conditions shall prevail only insofar as they relate to the Campaign.

4.2. OCBC’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all parties.

4.3. OCBC shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign due to any act of God, war, riot, strike, terrorism,

epidemic, lockout, industrial action, fire, flood, drought, storm or any events which are caused by factors beyond the reasonable control of OCBC.

4.4. OCBC reserves the right, upon giving prior notice, to vary, amend, add to, suspend, or terminate these Terms and Conditions and/or the Campaign at any time. Any such variation of the Terms and Conditions or suspension or termination of the Campaign shall be notified by way of a general notice posted at any OCBC branch, on the OCBC website and/or by such other means as OCBC may deem appropriate. Such notice shall take effect 21 days from the date of issuance of the notice. Eligible Cardmembers shall not be entitled to claim or seek any compensation from OCBC for any loss, damage, cost, or expense of any nature whatsoever, whether direct or indirect, arising from or in connection with any variation, amendment, addition, suspension, withdrawal, cancellation, extension, or termination of the Campaign and/or these Terms and Conditions.

4.6. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.