

Terms & Conditions: Voyage Miles redemption to Singapore Airlines KrisFlyer Miles

1. PROGRAMME

- 1.1. This Programme, organised by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W), (“**OCBC**”) enables Eligible Cardmembers to convert their Voyage Miles to KrisFlyer miles under the Singapore Airlines KrisFlyer Programme (“**Programme**”).

2. ELIGIBILITY

- 2.1. The Campaign is open exclusively to OCBC Principal Premier Voyage Cardmember(s) issued by OCBC Bank (Malaysia) Berhad (“**Eligible Cardmember**”).
- 2.2. Eligible Cardmembers must be enrolled in Singapore Airlines’ KrisFlyer Programme to participate in the KrisFlyer miles redemption programme. Participation in the KrisFlyer miles redemption programme is subject to the terms and conditions of Singapore Airlines’ KrisFlyer Programme which can be found Singapore Airlines website.

3. PROGRAMME MECHANICS

- 3.1. Subject to a minimum conversion of 3,000 Voyage Miles, the Eligible Cardmember is entitled to redeem 1,000 KrisFlyer miles (“**KrisFlyer Miles**”) for every block of 3,000 Voyage Miles.
- 3.2. There is no maximum amount of Voyage Miles (“**VM**”) which the Eligible Cardmember can redeem as KrisFlyer miles, subject to the Eligible Cardmember’s VM availability.
- 3.3. Redemption of VM can be made via Voyage Exchange at +603 2772 3505 or via OCBC MY Mobile Banking App.
- 3.4. Any request made under this programme with insufficient VM shall be disqualified.
- 3.5. All KrisFlyer miles are solely for Eligible Cardmember’s benefit and will only be credited to the Eligible Cardmember’s own individual KrisFlyer membership account bearing his/her own name.
- 3.6. Eligible Cardmembers understand and agree that the process of successful conversion of VM to KrisFlyer miles will take up to 3 working days from the date of redemption of the relevant amount of VM. Notwithstanding anything stated herein, OCBC shall not be liable for any delay in the conversion process for any reason whatsoever beyond the reasonable control of OCBC (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.
- 3.7. An Eligible Cardmember may refer to his/her KrisFlyer online account statement by visiting www.krisflyer.com for an update of accumulated KrisFlyer miles.
- 3.8. Once KrisFlyer miles are credited to the Eligible Cardmember’s KrisFlyer membership account, OCBC shall not be responsible for such KrisFlyer miles or for the actions of Singapore Airlines

in connection with but not limited to the KrisFlyer Programme. Once a redemption request has been accepted by OCBC, cancellation of redemption, refund of conversion fee or exchange of VM for any other redemption item shall not be allowed.

- 3.9. For the avoidance of doubt, KrisFlyer miles will be transferred to the KrisFlyer membership account indicated on the KrisFlyer miles Redemption Registration page. It is each 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 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 any VM to the relevant Eligible Cardmember's KrisFlyer membership account.
- 3.10. OCBC reserves the right to forfeit any VM and/or Singapore Airlines reserve the right to forfeit any KrisFlyer Miles if the Eligible Cardmember shall terminate the credit card account prior to the successful conversion of the KrisFlyer Miles by the Eligible Cardmember, or due to any non-compliance or breach of these terms and conditions by the Eligible Cardmember.

4. GENERAL TERMS & CONDITIONS

- 4.1. All terms and conditions in OCBC Eligible Cardmember's Agreement and OCBC Premier Voyage Mastercard terms and conditions shall continue to apply. In the event of discrepancies, these terms and conditions shall prevail only insofar as they relate to the Programme.
- 4.2. OCBC's decision on all matters relating to the Programme 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 Programme 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 to vary or add to these Terms and Conditions or to suspend or terminate this Programme with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Programme is by way of posting a general notice in any OCBC branch and electronically (i.e. OCBC website) respectively and the notice will take effect 21 days from the date set out in the notice. Eligible Cardmembers shall not be entitled to claim for any compensation against OCBC for any and all loss and damage howsoever suffered or incurred by the Eligible Cardmember(s), whether as a direct or indirect result of any withdrawal, cancellation, suspension, extension or termination of the Programme or any variation, deletion or addition to any of the Terms & Conditions herein.
- 4.5. 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.