

Terms & Conditions: Voyage Miles Redemption Campaign with One Living (“One Living”) (1 January 2023 till 30 June 2023)

1. CAMPAIGN PERIOD

- 1.1. This campaign, organised by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W), (“**OCBC Bank**”) is called the “Voyage Miles Redemption Campaign with One Living” (“**Campaign**”) and runs from 1 January 2023 to 30 June 2023, both dates inclusive (“**Campaign Period**”).

2. ELIGIBILITY

- 2.1. The Campaign is open exclusively to OCBC Bank Principal Premier Voyage Cardmember(s) (“**Eligible Cardmember**”).

3. CAMPAIGN MECHANICS

- 3.1. With a minimum conversion of 12,500 Voyage Miles (as defined in the OCBC Premier Voyage MasterCard Terms and Conditions) during the Campaign Period, the Eligible Cardmember will receive a total of RM500 One Living Cash Voucher(s) for each such redemption during the Campaign Period. The Cash Vouchers are valid till 31 March 2024.
- 3.2. Subject always to the Voyage Miles earned by the Eligible Cardmember and available for redemption, conversion must be made by block(s) in multiples of 12,500 Voyage Miles.
- 3.3. Redemption of Voyage Miles must be made via Voyage Exchange at +603 2772 3505.
- 3.4. Any Cash Voucher redeemed by the Eligible Cardmember from this Campaign will be sent by courier to the cardmember’s preferred mailing address (additional delivery charges will apply) in Malaysia within 30 days from the date the request is made with Voyage Exchange.
- 3.5. Each redemption comprises RM500 worth of Cash Voucher(s) issued by One Living Sdn Bhd (201401045445 (1121629-U)) for purchases within the property subject to the issuer’s terms and conditions. The following terms and conditions also apply to the redemption and use of the vouchers:
- (a) The vouchers are valid for the period stated on them and there will be no replacement of any vouchers that have lapsed or expired.
 - (b) The vouchers are not exchangeable for cash;
 - (c) There shall be no refund on the unused portion of the vouchers;
 - (d) The differential amount for purchase(s) in excess of the value stated on the voucher shall be paid for by the person utilizing the voucher; and

- (e) The voucher must be presented when making a purchase.
 - (f) Any dispute in connection with the vouchers shall be referred to the Issuer and OCBC disclaims all liabilities and obligations for the vouchers.
- 3.6. To the fullest extent permitted by law, OCBC does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Issuer, the vouchers and any products and/or services purchased and/or redeemed using the vouchers. In particular, OCBC gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of merchantability quality or suitability or fitness for any purpose in respect of the vouchers or any products and/or services purchased and/or redeemed using the vouchers. All disputes arising from the vouchers or any products and/or services purchased and/or redeemed using the vouchers shall be referred to the Issuer.
- 3.7. OCBC Bank reserves the right to forfeit any VM and/or Cash Voucher due to any non-compliance or breach of these terms and conditions by the Eligible Cardmember.

4. GENERAL TERMS & CONDITIONS

- 4.1. OCBC Bank as card issuer merely provides payment convenience and disclaims all liabilities and obligations in respect of any products, services or representations by third parties. All terms and conditions in OCBC 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 Campaign.
- 4.2. OCBC Bank 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 Bank.
- 4.3. OCBC Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Campaign with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign is by way of posting a general notice in any OCBC Bank branch or electronically (i.e. OCBC Bank website) respectively 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 sent. Eligible Cardmembers shall not be entitled to claim for any compensation against OCBC Bank 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 Campaign or any variation, deletion or addition to any of the Terms & Conditions herein.
- 4.4. 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.