OCBC PREMIER VOYAGE MASTERCARD

Terms and Conditions

OCBC PREMIER BANKING

OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W)

These terms and conditions govern the credit card issued by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) ("OCBC") called "Premier Voyage MasterCard" ("Card") and the features which apply specifically to the Card. These terms and conditions are binding on all OCBC customers who hold the Card ("Cardmembers" which expression shall include principal and supplementary Cardmembers unless expressly excluded) and shall be read in conjunction with the OCBC Cardmember's Agreement. By signing on or using the Card, a Cardmember shall be deemed to have agreed with these terms and conditions and the OCBC Cardmember's Agreement. In the event of contradiction between these terms and conditions and the OCBC Cardmember's Agreement, these terms and conditions shall prevail insofar as they apply to features which are specific to the Card.

1. The Card is only issued to individual Malaysian residents of full age, who are qualified for and accepted by OCBC as Premier Banking members based on such eligibility criteria as may be imposed by OCBC at its sole and absolute discretion from time to time.

   The term "full age" shall mean 21 years and above in relation to a principal Cardmember and 18 years and above in relation to a supplementary Cardmember.

   The term "Malaysian residents" shall mean natural persons who qualify for the definition of "resident" in section 213 of the Financial Services Act 2013.

2. All OCBC Premier Banking members are governed by the OCBC Premier Banking membership terms and conditions. In the event of contradiction between these terms and conditions and the OCBC Premier Banking membership terms and conditions, these terms and conditions shall prevail insofar as they govern the rights and obligations under the Card.

3. The Card comes with the following features, in brief :

   (a) earning and redemption of Voyage Miles (defined below);
   (b) access to Concierge Services (defined below); and
   (c) complimentary travel insurance for full fares charged to the Card, subject to these terms and conditions.

4. The principal Cardmember shall pay the annual fees for his principal and supplementary Cards, at the rates set out in the table of fees and charges as may be notified to the Cardmember from time to time ("Annual Fees"). Annual Fees are due and payable annually in advance, by the respective due dates shown in the monthly statements for the Cards. First Annual Fees become due and payable upon Card issuance All Annual Fees are not refundable even if a Card is terminated or suspended at any time for whatsoever reason.

27. A Cardmember may contact OCBC or the Concierge at the details below:

CONTACTS	PURPOSES
Premier Banking Hotline +603 8315 4288 8a.m. to 10p.m., 7 days a week	• General Enquiries • Report to OCBC on loss of Card or PIN, fraudulent or unauthorized transactions • Update OCBC on changes in personal data
Voyage Exchange Hotline +603 2772 3505 OR **Voyage Exchange Email** Voyage@Voyageexchange.com.my 24-hours, 7 days a week	• Voyage Miles Redemption • Concierge Services

Notes :

(a) The Premier Banking Hotline is operated and managed by OCBC. Cardmember should call this number for all matters or issues related to OCBC accounts, products and services including the Card.

(b) The Voyage Exchange Hotline and Email are operated and managed by the Concierge and only attend to requests for Voyage Miles Redemption and Concierge Services.

VOYAGE MILES

5. As a reward for using the Card to pay for goods and services, the amounts charged to a Card will earn reward points ("Voyage Miles") at the rates set out below :

Table 1

Voyage Miles	Amount charged to the Card
1	Every RM5 on local spending
1	Every RM3 or RM3 equivalent in foreign currency for transactions done overseas

6. Voyage Miles are given for all amounts charged to a Card (except for the excluded amounts stated in clause 9 below), whether it is a principal or a supplementary Card. However, all Voyage Miles earned, if any, accrue for the benefit of the principal Cardmember only. Accordingly, the Voyage Miles will only be credited into the principal Cardmember's Card account and only the principal Cardmember may redeem the aggregate Voyage Miles earned through the use of both the principal and its supplementary Cards. A supplementary Cardmember may not redeem any Voyage Miles earned, even if the Voyage Miles were earned from amounts charged to the supplementary Card.

7. Each Card transaction amount will be rounded down to the nearest Ringgit or Ringgit equivalent, for purposes of computing the total number of Voyage Mile(s) eligible for reward. Please see Table 2 below for illustrations on the computation of Voyage Miles:

Table 2

Voyage Miles	Amount charged to the Card
200	RM1,000.00
246	RM1,234.56
4,000	USD3,000 at an exchange rate of 4.00, equivalent to RM12,000

8. No Voyage Mile is given for the following :

(a) Card facilities such as Balance Transfer, Cash Plus, Cash on Card, Call For Cash, Instalment Payment Plan, Easy Payment Plan and Cash Advances;

(b) All fees, charges, interests, penalties and others incurred under the Card facilities referred to in the preceding sub-paragraph;

(c) Reversed transactions, fraudulent transactions, disputed transactions;

(d) Income tax payment;

(e) Finance and late payment charges;

(f) Service Tax;

(g) Donations to Charitable and Social Service Organisations;

(h) Government-related payments;

(i) Jompay, FPX and Duitnow QR transactions; and

(j) Any transactions made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU) including Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Poland, Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Iceland, Liechtenstein and Norway, including online/e-commerce transactions made to merchants tagged to the aforementioned countries

9. OCBC reserves the right to revoke, deduct and/or re-compute any Voyage Miles awarded in the event a Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Cardmember or OCBC, as the case may be.

10. Subject always to OCBC's right stated in the preceding clause, otherwise the Voyage Miles accrued have no expiration date.

11. The Voyage Miles cannot be transferred, assigned or carried on to any other credit card issued by OCBC.

VOYAGE MILES REDEMPTION

12. A principal Cardmember may access the Concierge Services set out below, to make a request to redeem the Voyage Miles earned and accrued to his Card account for :

(a) Annual Fees;

(b) Items (defined below) which may be booked or purchased through the Concierge Services (defined below), subject to the relevant terms and conditions below.

For avoidance of doubt, the Voyage Miles may not be redeemed for cash or rebate or otherwise, which are not provided in this clause. The Concierge will inform the principal Cardmember, the number of Voyage Miles required to redeem the Items requested for, which is computed based on pre-determined parameters. Such information given by the Concierge shall be final, conclusive and binding on the Cardmember.

(a) the Cardmember's name;

(b) the Cardmember's date of birth;

(c) the Cardmember's telephone number;

(d) the last 8 digits of the Cardmember's Card; and

(e) the number of Voyage Miles earned and accrued to the principal Card account, which may be available for redemption by the principal Cardmember. OCBC's records on the number of Voyage Miles earned and available for redemption at any point in time shall be final, conclusive and binding on the Cardmember.

22. The Insurance is subject to the terms and conditions contained in the Travel Personal Accident Insurance Master Policy ("Policy") issued by the Insurer to OCBC. The Cardmember may access www.ocbc.com.my ("Website") to find out the benefits under the Insurance, the claims conditions and procedures and the exclusions and limitations, which may be revised from time to time. The Cardmember shall periodically visit the Website to find out about the latest terms and conditions for the Insurance.

COMPLIANCE WITH FOREIGN EXCHANGE ADMINISTRATION RULES NOTICE 3 REQUIREMENTS

23. Cardmember shall comply with the conditions and regulations imposed by Bank Negara Malaysia under the provisions of the Notices on Foreign Exchange Administration Rules issued pursuant to Section 214 of the Financial Services Act 2013 and such other conditions imposed by OCBC including any alterations, amendments and additions made thereto by Bank Negara Malaysia and/or OCBC from time to time, particularly on limits imposed pursuant to the Notice 3 Investment in Foreign Currency Asset.

GENERAL TERMS AND CONDITIONS

24. OCBC reserves the right at any time and from time to time to revise, amend or modify any Card features, services or terms and conditions in any way deemed appropriate by OCBC at its sole and absolute discretion, including but without limitation, to suspend, withdraw or terminate any Card features or services available, to add/supplement or to delete/remove or to replace/substitute or otherwise vary or modify these terms and conditions. OCBC's decisions in all matters shall be final, binding and conclusive on all Cardmembers. Any such revision, amendment or modification to the terms and conditions may be made after giving 21 day's notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically or short message service (SMS) and the 21 days' notice will take effect from the date set out in the notice.

25. In the interpretation of these terms and conditions, words importing the singular include the plural and vice versa, words importing a gender include any gender.

26. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia, and the Cardmembers irrevocably submit to the non-exclusive jurisdiction of the Malaysia courts.

CONSENT TO DISCLOSURE

20. In addition to the Disclosure clause in OCBC Cardmember's Agreement, each Cardmember (who holds either principal or supplementary Card) further :

    (a) consents to OCBC processing all relevant information pertaining to the Cardmember's AUM maintained with OCBC and OCBC Al-Amin (where applicable) from time to time, for purposes of determining the principal Cardmember's eligibility for the Voyage Miles reward in connection with his AUM as provided above. In this regard, each Cardmember hereby expressly consents to OCBC Al-Amin to disclose to OCBC all relevant information pertaining to his AUM maintained with OCBC Al-Amin;

    (b) consents to OCBC disclosing his personal data to the Concierge as provided in Clause 14 above to facilitate the provision of Concierge Services, notwithstanding that the Cardmember may not actually access or use the Concierge Services;

    (c) consents to the Concierge processing and disclosing to the respective Suppliers, all information including personal data of the Cardmember for purposes of facilitating the provision of the Concierge Services requested;

    (d) consents to the Concierge reporting and disclosing to OCBC, all relevant information including personal data of the Cardmember throughout the request for and provision of the Concierge Services, including but not limited to the Items sought, redeemed, booked or purchased and the Suppliers (Cardmember acknowledges that recording may be made of the telephone conversation between Cardmember and the Concierge and such voice recording may be disclosed to OCBC); and

    (e) represents and warrants that where third party information including personal data are furnished by the Cardmember to the Concierge (e.g. Cardmember furnishes his family members' names and passport numbers and expiration dates for booking airline tickets), such third party information including personal data are furnished with the prior express consent of the third party(ies) for processing and disclosures in accordance with paragraphs (c) and (d) of this clause and OCBC's privacy policy posted on www.ocbc.com.my. In this respect, the Cardmember shall indemnify OCBC fully from and against all losses, damages, claims, liabilities, costs, fees and expenses whatsoever and howsoever arising from the processing and disclosure of the third party information including personal data, including without limitation, any breach or alleged breach of any personal data protection laws and regulations.

TRAVEL PERSONAL ACCIDENT INSURANCE ("INSURANCE")

21. A Principal Cardmember who charges to his/her Card the full fares incurred in the purchase of airline tickets for the Principal Cardmember's own travel will automatically enjoy complimentary travel Insurance underwritten by Overseas Assurance Corporation (Malaysia) Berhad ("Insurer").

CONCIERGE SERVICES

13. The Cardmembers are eligible to access and use the Concierge Services more particularly set out in Table 5 below subject to these terms and conditions. The Concierge Services are rendered by a third party service provider ("Concierge"). Each Cardmember irrevocably consents to OCBC furnishing the following information to the Concierge to facilitate the provision of Concierge Services :

14. The Cardmember may request for Concierge Services by contacting the Concierge at the contact details set out at the end of these terms and conditions. The Cardmember will be subject to identity verification conducted by the Concierge based on the information furnished under clauses 13(a) to (d) above, prior to being allowed access to any Concierge Services. The Cardmember will not be allowed to access or use any Concierge Services if the identity verification fails. Upon successful identity verification by the Concierge based on the information in clauses 13(a) to (d) above, the Concierge Services may be rendered without further identity verification.

15. In order to help detect and deter fraudulent or unauthorized use of the Card, OCBC may put in place security measures from time to time which include :

    (a) A short message service (SMS) will be sent to the Cardmember's mobile phone registered with OCBC after each access to the Concierge Services and each purchase or booking made via the Concierge Services. The Cardmember shall immediately notify OCBC by calling the Premier Banking Hotline if he did not access or did not make any purchase or booking via the Concierge Services as notified via the SMS.

    (b) Information on the risks and safety or preventive measures for the guidance of the Cardmember can be obtained by accessing OCBC's website and the Cardmember shall take such steps necessary for the safe and secure use of the Card.

    (c) The Cardmember shall immediately update OCBC by calling the Premier Banking Hotline upon any change in the Cardmember's mobile phone number or other relevant personal data registered with OCBC.

16. Upon successful identity verification referred to in clause 14 above, the services set out in the left-hand column of Table 5 below (collectively "Concierge Services") in relation to any of the third party goods and/or services listed in the right-hand column of Table 5 (collectively "Items") below are rendered to the Cardmember subject to availability. The list of Concierge Services and Items may be revised by OCBC at its sole and absolute discretion from time to time. For clarity, the Concierge Services are only provided in relation to Items which are supplied by third party suppliers (collectively "Suppliers") within the Concierge's listing, which may be revised from time to time at the Concierge's sole and absolute discretion. The Concierge may reject any request to source for and/or purchase and/or redeem any Items with Suppliers who are not within the Concierge's listing. The Concierge's decisions in this shall be final, conclusive and binding on the Cardmember.

Table 5

Concierge Services	Items
(i) The Concierge will source for and provide information on the Item(s) requested by the Cardmember. (ii) The Concierge will book or purchase the Item(s) requested by the Cardmember. (iii) The Concierge will attend to the principal Cardmember's request to redeem Voyage Miles earned for Annual Fees and/or Item(s).	(i) Airline tickets; (ii) Hotel accommodations; (iii) Airport limo transfer; (iv) Dining; (v) Entertainment and concert tickets; (vi) Flowers and gift delivery; (vii) Car rental services; (viii) Sightseeing packages; (ix) Booking of Golf course/ green fee charges.

(a) If the Concierge Service requested is for sourcing and provision of information, the information may include the name(s), contact number(s) and address(es) of the Supplier(s), the prices(s), payment terms and availability of the Item(s) sought, etc.

(b) If the Concierge Service requested is for the booking or purchase of any Item(s), the Cardmember shall charge the full amount of the Item(s) to his/her Card.

(c) A principal Cardmember making a request to redeem the Voyage Miles earned to pay for any Item(s) may :

(i) if there is sufficient number of Voyage Miles earned under his Card account, redeem the requisite number of Voyage Miles earned to fully pay for the Item(s) requested; or

(ii) if there is insufficient number of Voyage Miles earned, redeem the Voyage Miles earned to partially pay for the Item(s) and charge the shortfall amount to his Card.

The Concierge will inform the principal Cardmember, the number of Voyage Miles required to redeem the Item(s) requested for, which is computed based on pre-determined parameters. Such information given by the Concierge shall be final, conclusive and binding on the Cardmember.

(d) Prior to making any booking or purchase of any Item, the Cardmember should find out about the Supplier's terms and conditions for the goods and/or services and only proceed with the booking or purchase if the Cardmember is satisfied with and accepts the Supplier's terms and conditions.

(e) The Concierge shall be entitled to rely on the Cardmember's confirmation to proceed with the booking or purchase of the Item(s) with the Supplier (this includes confirmation to redeem Voyage Miles earned to pay for in the booking or purchase with Supplier). Once the Cardmember is satisfied with the terms and conditions of the booking or purchase of the Item(s), and conveys his acceptance to the Concierge, the transaction is binding on the Cardmember.

(f) Any request for cancellation or postponement or changes to the booking or purchase (this includes booking or purchase made pursuant to redemption of Voyage Miles) will be subject to the terms and conditions of the Supplier :

(i) if the request is not permitted, the Cardmember shall remain liable to pay for all amounts charged to the Card and if any Voyage Miles are redeemed for the booking or purchase, the Voyage Miles will not be returned to the principal Cardmember; or

(ii) if the request is permitted and the Supplier effects refund (in full or in part as per the Supplier's terms and conditions) or cancellation of the amount charged to the Card, the refund or cancellation will be processed in accordance with the prevailing rules and practices. If any Voyage Miles are redeemed for the booking or purchase, the Concierge will help return the relevant number of Voyage Miles. The Cardmember agrees that such request for cancellation, postponement or changes may be processed subject to payment of any fees and charges imposed by the Supplier, which may be debited from the Card account or deducted from the refund amount or if the Item is redeemed using Voyage Miles, the number of Voyage Miles returned will be reduced accordingly.

17. The Concierge Services are provided on best effort basis and subject to availability. OCBC shall not be liable if the Concierge is unable to find book or purchase any Items requested for any reason whatsoever.

18. The Concierge will exercise best endeavour to source for and provide the latest information on the Items requested by the Cardmembe However, OCBC does not make any and expressly excludes all representations and warranties as to the accuracy, usefulness, adequacy, completeness or timeliness of any information sourced. OCBC shall not be held liable in any way for any loss or damage howsoever arising from or in connection with any such information

19. OCBC does not make any and expressly excludes all representation and warranties as to the merchantability or satisfactory quality, suitability or fitness for any purpose, of any Items. OCBC shall not be held liable in any way for any loss or damage howsoever arising from or in connection with any defect in or dissatisfaction with any Items booked or purchased or redeemed via the Concierge Services or any breach of the Suppliers' terms and conditions, which are not attributable to OCBC. The Cardmember agrees to liaise and resolve any issue, complaint or dispute directly with the respective Suppliers.