

TERMS AND CONDITIONS GOVERNING CATHAY'S BONUS ASIA MILES CAMPAIGN CAMPAIGN Promotion (the "Promotion")

Promotion Period

- The promotion period shall run from 01 November 2024 Singapore Time (SGT) 00:00 to 31 December 2024 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

Eligibility

- You will qualify for the Promotion ("Eligible Cardmember") if:
 - you hold an Eligible Card;

Definitions

- "Eligible Card" means any of the following OCBC Cards:
 - OCBC Titanium Rewards Credit Card
 - OCBC Rewards Card
 - OCBC 90°N Card
 - OCBC VOYAGE Card
 - OCBC Premier VOYAGE Card
 - OCBC Premier Visa Infinite Card
 - OCBC Premier Private Client VOYAGE Card
 - Bank of Singapore VOYAGE Card

Cathay - Asia Miles

- This promotion is valid only for points transfers from OCBC Rewards to Asia Miles from 01 November 2024 Singapore Time (SGT) 00:00 to 31 December 2024 SGT 23:59 (both dates inclusive).
- During the promotion period, Eligible Cardmembers successfully transferring OCBC Rewards to Asia Miles will receive an improved exchange ratio to Asia Miles and an extra 20% bonus on top of the improved ratios when Eligible Cardmembers transfer $\geq 100,000$ Asia Miles in a single transaction.
- You must be enrolled with Cathay in order to participate in this promotion; enroll at https://www.cathaypacific.com/cx/en_SG/membership/sign-up.html
- Each Eligible Cardmember can enjoy bonus Asia Miles during the promotion period.
- Please refer to the illustration for details:

Non-promotional period, with no bonus	1,000 90°N/Voyage Miles = 750 Asia Miles 10,000 OCBC\$ = 2,900 Asia Miles
Promotional Period (Asia Miles : 90N°/Voyage Miles) = <i>Default Ratio: 0.75</i> = <i>Improved Ratio: 1.013</i>	1,000 90N°/Voyage Miles = 1,013 Asia Miles
Promotional Period (Asia Miles : OCBC\$) = <i>Default Ratio: 0.29</i> = <i>Improved Ratio: 0.3915</i>	10,000 OCBC\$ = 3,915 Asia Miles
Promotional Period with minimum 100,000 Asia Miles in a single transaction (Asia Miles : 90N°/Voyage Miles) = <i>Default Ratio: 0.75</i> = <i>Improved Ratio: 1.215</i>	133,400 90N°/Voyage Miles = 162,081 Asia Miles
Promotional Period with minimum 100,000 Asia Miles in a single transaction (Asia Miles : OCBC\$) = <i>Default Ratio: 0.29</i> = <i>Improved Ratio: 0.4698</i>	345,000 OCBC\$ = 162,081 Asia Miles

- The bonus points and the original transferred points may be reflected in the account statement in two different transactions.
- Bonus points will be awarded at the time of transfer together with the original transferred points, according to the standard transfer lead times (Up to 1 business day).
- Once the transfer request is initiated, it cannot be reversed.
- This offer is subject to the Terms & Conditions of OCBC's Rewards program, at [SG:STACK:Stack Portal Exchange Term and Conditions \(stackreward.com\)](#).
- Once you have transferred points to Asia Miles, they become subject to the Terms and Conditions of the Cathay membership program and cannot be transferred back to your OCBC account. See Cathay's Terms and Conditions for details at https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html.
- The bonus Asia Miles earned under this Promotion Offer are non-transferrable, non-refundable and cannot be exchanged for cash or other services.
- These Terms and Conditions are subject to the interpretation of Cathay Pacific Airways Limited, Asia Miles Limited ("AML") and OCBC, which shall be final and conclusive. In case of dispute, Cathay Pacific Airways Limited, AML and OCBC reserve the right to make the final decision as permitted under applicable laws.
- These Terms and Conditions contain links to third-party websites. By accessing any such websites, you agree to OCBC Bank's terms of use at <https://www.ocbc.com/group/conditions-of-access>.
- To the extent permitted by law, Cathay Pacific Airways Limited, AML and OCBC reserves the right to make changes, corrections, cancellations and/or improvements to these terms and conditions.
- In the event of any discrepancy or inconsistency between the English version and any translated version of these Terms and Conditions, the English language version shall prevail.

General

- The eligibility of any Eligible Cardmember to participate in this Promotion shall be determined at the absolute discretion of OCBC Bank.
- OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Promotion.
- OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
- OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- By participating in the Promotion, Eligible Cardmember consents to: a. OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).
- These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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