

TERMS AND CONDITIONS GOVERNING ETIHAD GUEST MILES CAMPAIGN Promotion (the “Promotion”)

Promotion Period

- The promotion period shall run from 01 October 2024 00:00 (UTC+4) to 31 October 2024 23:59 (UTC+4) (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 Cards” 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 Private Client VOYAGE Card
 - Bank of Singapore VOYAGE Card

Etihad Guest Miles

- This promotion is valid only for points transfers from OCBC Rewards to Etihad Guest Miles from 01 October 2024 00:00 (UTC+4) to 31 October 2024 23:59 (UTC+4).
- During the promotion period, members transferring OCBC Rewards to Etihad Guest Miles will receive:
 - an additional 20% bonus Etihad Guest miles when members transfer 1,000 to 9,999 miles **or**
 - an additional 30% bonus Etihad Guest miles when members transfer 10,000 and above to 49,999 miles **or**
 - an additional 40% bonus Etihad Guest miles when members transfer 50,000 and above miles in a single transaction.
- You will need to transfer a minimum of 1,000 VOYAGE Miles/90°N Miles or 10,000 OCBC\$.
- You must be enrolled in Etihad Guest membership in order to participate in this promotion; Enroll at <https://www.etihadguest.com/en/quick-enrolment.html>
- Example illustration:

Non-promotional period, with no bonus	1,000 Voyage Miles = 900 Etihad Guest Miles
Promotional period, with a 20% bonus	1,000 Voyage Miles = 1,080 Etihad Guest Miles
Promotional period, with a 30% bonus	1,000 Voyage Miles = 1,170 Etihad Guest Miles
Promotional period, with a 40% bonus	1,000 Voyage Miles = 1,260 Etihad Guest Miles

- The bonus points and the original transferred points may be reflected in the account statement in two different transactions.
- Bonus miles will be awarded in the member’s Etihad Guest membership account within 15 business days by the end of the campaign period.
- 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 Etihad Guest Miles, they become subject to the Terms and Conditions of the Etihad program and cannot be transferred back to your OCBC account. See Etihad Terms and Conditions for details at <https://www.etihadguest.com/en/terms-and-conditions.html>.
- Etihad Guest reserves the right to withdraw or cancel the promotion or modify or alter the terms and conditions of such promotion at any time.
- Participation under this promotion is purely voluntary for the members.
- The decision of Etihad Guest will be final and binding under this promotion and no disputes will be entertained in this regard.
- This offer cannot be clubbed with any other transfer offer.
- These Terms and Conditions are subject to the interpretation of Etihad and OCBC, which shall be final and conclusive. In case of dispute Etihad and OCBC reserves 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, Etihad 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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