

VOYAGE CARD PRIVILEGES TERMS & CONDITIONS

Lounge Access:

Enjoy unlimited complimentary visits to over 70 VIP Lounges in airports around the world for travellers arriving, departing or transiting. Enjoy recharging stations, food and beverages, Wi-Fi, shower rooms and baggage handling in comfort. Click [here](#) for the lounge locations.

Terms and Conditions:

- The Cardmember will have access to selected airport lounges and receive certain benefits and services pursuant to the terms of the Plaza Premium Lounge Programme. Details of such benefits and services can be found on www.plaza-network.com.
- The Cardmember will be able to gain access to the Plaza Premium Lounge by presenting the Card. The Plaza Premium Lounge staff will check the validity date of the Card and match the Cardmember's name with boarding pass of the same date.
- The Cardmember will be entitled up to unlimited complimentary visits to any Plaza Premium Lounge till 31 December 2017. Usage of the complimentary visits can include the scenario of use by Cardmember and 1 accompanying guest. Accompanying infant (aged 2 below) is free of charge.
- The participation by the Cardmember in the Plaza Premium Lounge Programme may be subject to such fees or charges as may be imposed by OCBC Bank from time to time. In addition, the Cardmember agrees that he/she will be liable to all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the Plaza Premium Lounge Programme.
- The Cardmember agrees that access to the Plaza Premium Lounge is subject to the Plaza Premium Lounge Programme's Condition of Use (the "Condition of Use"), which is available on at <https://www.plaza-network.com>. OCBC Bank has no control over the opening times, facilities, service or personnel of any of the Plaza Premium lounges participating in the Plaza Premium Lounge Programme. The Cardmember agrees that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures may be altered, changed or modified without prior notification to OCBC Bank.
- All queries, complaints, requests for assistance and the like (collectively, the "Requests") are to be made to OCBC Bank and these will be reviewed on a case-by-case basis.
- OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify these terms and conditions at any time.
- OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of any product/service. 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 use of any product/service by any person.

Massage Service:

Enjoy a 15-minute seated massage in selected lounges and spa outlets.
Locations as follows:

- Wellness Spa & Salon at Hong Kong International Airport, T1 Departures and T2 Arrivals
- Wellness Spa at Singapore Changi Airport, T2 International Departures
- Wellness Spa at Kuala Lumpur International Airport, KLIA2, International Departures and Wellness Spa at KLIA, International Departures
- Wellness at Ibrahim Nasir International Airport, International Arrivals

Terms and conditions:

- Each Cardmember and a guest will be entitled to a complimentary 15-minute seated massage service at the above specified locations upon presenting the VOYAGE card.
- The 15-minute seated massage service is subject to availability.
- For usage of the service beyond the initial 15 minutes, it will be chargeable at S\$26 per additional blocks of 15 minutes.

Complimentary Travel Insurance

VOYAGE Principal and Supplementary Cardmembers can enjoy travel insurance coverage when air tickets are charged to their VOYAGE Card.

- Up to S\$1,000,000 complimentary Travel Personal Accident Insurance
- Up to S\$500 Overseas Medical Expense Reimbursement
- Up to S\$200 coverage for Flight Delay and or Flight Mis-connection (more than 4 hours)
- Up to S\$200 coverage for Baggage Delay (more than 6 hours)
- Up to S\$400 coverage for Baggage Loss (more than 48 hours)

The above insurance coverage is only applicable for Cardmembers not exceeding 65 years of age as of last birthday and is only valid for maximum trip duration of 30 consecutive days.

The Travel Personal Accident Insurance and Flight and Baggage Insurance is underwritten by Overseas Assurance Corporation Ltd, a wholly-owned subsidiary of Great Eastern Holdings Ltd and a member of the OCBC Group and is not a bank deposit or obligation of, or guaranteed by OCBC Bank.

For Enquiries or Claims:

For enquiries or claims, please contact OAC Customer Service at 1800-248 2888 (Select Option "2" for General Insurance) or email Gi-care@lifeisgreat.com.sg Operating Hours: 9am to 5pm (Weekdays, excluding Public Holidays)

Complimentary Limousine Transfer Service

Enjoy a complimentary limousine transfer service with a minimum spend of S\$5,000 each month. VOYAGE Cardmembers can still opt to redeem the service for 3,000 VOYAGE Miles or at a discounted fee of S\$45 per trip.

To make a booking, please call VOYAGE Exchange at +65 6593 9999.

Terms and Conditions:

The one-way Service is available at a discounted rate of S\$45 to all principal Cardmembers from any Singapore address to/from one of the following locations:

- Changi International Airport – Terminals 1, 2 and 3
- Seletar Airport
- Harbourfront Ferry Terminal
- Tanah Merah Ferry Terminal
- Railway Station

Each Cardmember shall be entitled to call their respective Hotlines to book the Service as and when it is required. “**Hotline**” shall:

- In relation to an OCBC VOYAGE Cardmember, mean the OCBC VOYAGE Customer Service Hotline (+65 6438 6088);
- In relation to an OCBC Premier VOYAGE Credit Card Cardmember, mean the OCBC Premier Banking Customer Service Hotline (1800 773 6437 or +65 6530 5930 for overseas); and
- In relation to a Bank of Singapore VOYAGE Credit Card Cardmember, mean the Bank of Singapore VOYAGE Customer Service Hotline (+65 6363 3888).

A SMS will be sent to Cardmembers once their Service booking is confirmed.

The vehicle used for the Service will be a 4-seater Mercedes, Toyota Alphard or similar. Excess charges incurred on the Service (if any), must be charged by the Cardmember to the Card. Details of the excess charges which may be incurred can be found at www.ocbc.com/VOYAGE.

Any changes or cancellations to any Service booking must be communicated to OCBC Bank through the respective Hotlines at least 12 hours prior to the Cardmember’s flight arrival/departure. Late cancellations (less than 12 hours before flight arrival/departure) and no shows will be charged to Cardmember at S\$60 per booking.

A grace period of 15 minutes waiting time will be given for any Service booking. Thereafter, excess minutes will be rounded up in blocks of 15 minutes. Each block of 15-minute waiting time will be charged at S\$10. If the waiting time exceeds 45 minutes (including the 15-minute grace period), the booking will be considered as cancelled and a S\$60 cancellation fee shall apply.

Extra stop service will only be provided at the Cardmember’s request at a rate of S\$10 per stop, provide that the stops requested for are on the way to the final destination (guideline: within 2km deviation from the routing). For stops which are out of the way, a S\$20 surcharge will be imposed. Picking up of air tickets or documents enroute to the final destination is considered as an extra stop service.

Midnight surcharges of S\$12 shall apply to the Services provided between the hours of 12 midnight to 6 am. It will be applicable for assignments that originate or proceed into the midnight hours. This is regardless of initial pick-up or drop-off time.

If a Cardmember charges at least S\$5,000 (or its equivalent) on his/her Card in any month, the Cardmember will be awarded with one complimentary one-way Service on the day the Cardmember’s spend hits S\$5,000. This complimentary one-way Service is valid for three months from the day of award (the “validity period”) and can be utilised any time within the validity period.

For the avoidance of doubt, if other charges are incurred in connection with the Service by the Cardmembers (e.g. he uses the Service more than once in the same month, any midnight surcharges, extra stop service charges etc), the Cardmember will continue to be liable for such charges incurred. The complimentary fee waiver is non-cumulative and will lapse if not utilised by the Cardmember within the validity period.

Determination as to whether the S\$5,000 minimum spend requirement has been met shall be based on the transaction posting date (which may be different from the actual date of the transaction).

Complimentary Golf in Singapore

Enjoy complimentary green fees all year round in Singapore for OCBC VOYAGE Cardmembers. With compliments of Visa, perfect your swing with rounds of golf at participating golf club: Sentosa Golf Club, Singapore.

** As Tanjong course is closed for renovation, Serapong course will be offered in the interim. This is subject to change and availability.

To make reservations, visit https://www.visa-promotions.com/promotions/sentosa_golf/privacy_en.jsp or call VOYAGE Exchange at +65 6593 9999.

Terms and Conditions:

- Offer is valid till 31 December 2017.
- Offer is subject to change and tee-time availability.
- VOYAGE Cardmembers must book golf with their valid VOYAGE Card
- VOYAGE Cardmembers are entitled to a maximum of 10 bookings allowed per week in Sentosa Golf Club.

Reservations:

- VOYAGE Cardmembers will not be granted access rights to the participating clubs without prior bookings through Visa, and all bookings must be made through Visa website.
- All bookings must be made at least 5 days in advance.
- VOYAGE Cardmembers cannot book more than 14 days in advance.
- A status update on the golf booking request will be sent to Cardmembers within 2 business days.
- VOYAGE Cardmembers cannot book for the next golf game until the current booked game has been played.
- VOYAGE Cardmembers and guests must have valid handicap and golf insurance policy. The club may require golfers to produce their Handicap card upon registration.

Fees and Charges:

- All payments for Cardmembers and guest must be charged to their VOYAGE Card upon booking.
- VOYAGE Cardmembers and guests have to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges at normal published rates where applicable, subject to the participating clubs terms and conditions, and the applicable charges will be charged to their VOYAGE Card upon booking.

- Cancellation, Amendment and Charges:
- Cancellations are to be made through Visa website and not directly with the participating clubs.
- Cancellation must be made at least 3 complete working days in advance prior to the confirmed tee-off date.
- Cancellation made less than 3 complete working days, late arrivals or no-show shall be subjected to 100% of published golf rates# stipulated by the participating golf clubs.
- Cancellation fee will be charged to the eligible VOYAGE Card.
- The VOYAGE Cardmember will not be allowed to book tee time for that month and the next Calendar month or any part thereof in the event of no show or refusal to pay for cancellation.

#Published golf rates includes green fee, buggy fee and/or caddie fee and golf insurance where it is deemed as "compulsory golf fee" by the participating golf clubs. Schedule of golf fees as applicable to VOYAGE Cardmembers and Guests are subject to change as per decision of golf clubs.