



VOYAGE 信用卡計劃(「**此計劃**」)是一項以VOYAGE里數(定義見下文)作為獎賞的計劃，讓宏富理財VOYAGE卡及新加坡銀行VOYAGE卡持卡人(各稱「**持卡人**」，除非另有指明，持卡人涵蓋主持卡人、附屬卡持卡人、以及視情況而定其各自的個人代表和合法繼承人)可憑VOYAGE里數兌換機票(上述每張VOYAGE信用卡各稱「**信用卡**」，除非另有指明，包括主卡及附屬卡，視情況而定)，惟須受下列相關之條款及細則以及其不時經修訂、變更、補充或取代的版本(「**此等條款及細則**」)所約束。

信用卡一經使用，持卡人即被視作已接納並受此等條款及細則、以及信用卡持卡人協議及其他適用條款及細則約束。

1. 累積里數

- 1.1 作為對持卡人使用信用卡消費的獎賞，在受此等條款及細則的約束下，持卡人將獲享VOYAGE里數(「**VOYAGE里數**」)，其計算方法如下：
 - a. 海外簽賬：若以外幣簽賬，每等值HK\$4可賺取1 VOYAGE里數；若以港幣簽賬則每HK\$6可賺取1 VOYAGE里數；
 - b. 本地簽賬：每HK\$6可賺取1 VOYAGE里數。VOYAGE里數會按每筆信用卡交易誌賬於信用卡賬戶內的金額授予持卡人，並以不進位捨入之整數計算。
- 1.2 所有VOYAGE里數以每曆月按月累積，以24個曆月的有效期滾存。
- 1.3 與下列類別相關的消費將不能賺取VOYAGE里數：
 - a. 於自動櫃員機進行的交易
 - b. 信用卡免息分期付款計劃之分期付款
 - c. 「易繳費」繳費金額
 - d. 汽車貸款之供款
 - e. 永明金融保金繳款
 - f. 現金透支
 - g. 購買賭場籌碼
 - h. 所有銀行費用及收費
 - i. 結餘轉戶
 - j. 利息
 - k. 本行部門內部繳費
 - l. 向被歸類為“支付服務商戶”的預繳賬戶及商戶繳付資金。華僑銀行(香港)有限公司(「**本行**」包括其繼承人及受讓人，及任何採用此等條款及細則作為持卡人及該公司的協議的銀行集團公司)有絕對酌情權決定“支付服務商戶”的定義。
- 1.4 本行保留權利於持卡人未能就信用卡交易繳付到期款項及/或信用卡賬戶被持卡人或本行取消或終止時，就閣下已賺取的VOYAGE里數按個別情況予以撤銷、扣減、作廢、取消及/或重新計算。
- 1.5 VOYAGE里數不可轉移、轉讓或轉記至本行發行的任何其他信用卡之上。
- 1.6 所有由本行授予之VOYAGE里數(包括由附屬卡持卡人賺取的VOYAGE里數)將會存入主持卡人的賬戶並載於其月結單中。若主持卡人為本行網上銀行的登記用戶，亦可透過網上銀行ocbc.com.hk查閱VOYAGE里數。

2. 轎車機場/港口接送服務(「服務」)

- 2.1 主卡持卡人可享用此服務，收費按預訂接送有關人士往返任何香港的地址(離島除外)及以下指定的出入境地點時給予的報價為準：
 - a. 香港國際機場
 - b. 港澳客輪碼頭
 - c. 中港客運碼頭
 - d. 啓德郵輪碼頭
 - e. 紅磡車站
 - f. 香港西九龍站
- 2.2 主卡持卡人可致電VOYAGE Exchange(由禮賓部提供之熱線)預訂此服務。主卡持卡人必須於任何香港的地址的預計接載時間或上述指定入境地點的預計抵達時間(視情況而定)，最少24小時前預訂此單程接送服務。VOYAGE Exchange禮賓部提供之熱線號碼為852 3108 2128或由銀行通知的其他號碼。預訂服務一經確定，主卡持卡人將會收到確認通知。
- 2.3 此服務使用的車輛將視乎供應而定，每程最多接載四位乘客。
- 2.4 此服務所引致的額外費用(如有)須由主卡持卡人繳付並誌賬於其信用卡。
- 2.5 如需更改或取消已預訂的服務，須於主卡持卡人預計接載時間的至少12小時前致電通知VOYAGE Exchange(由禮賓部提供之熱線)。如逾期取消(少於預計接載時間的12小時前)或未有依約出現，本行將會按不時提供的收費率向主卡持卡人按次收取費用。
- 2.6 等候時間附加費、額外停車收費及午夜附加費將由主卡持卡人繳付並誌賬於其信用卡。請客戶參考於VOYAGE Exchange(由禮賓部提供之熱線)預訂服務時所提供的收費率。
- 2.7 已全數繳付不可退還的會員年費或已累積年度簽賬(自信用卡批核日期(日/月)起計)滿HK\$150,000(定義見條款8.2)的主卡持卡人，可每年享用特價單程服務兩次。每次特價單程服務的費用為HK\$300。此特價單程服務有效期均為贈予日起計一年(「**有效期**」)，並僅可於有效期內的任何時間使用。為免生疑問，所有由此特價單程服務引致的其他費用(包括但不限於任何午夜附加費及額外停車收費)，均由主卡持卡人負責。此特價單程服務不可予以累積使用，若主卡持卡人未能於有效期內使用，此特價單程服務將於到期後自動失效。本行會向合資格享用此特價單程服務的主卡持卡人發出通知。當此特價單程服務已被使用，本行會先將有關的HK\$300基本收費的全額於使用服務當天起3個月內直接誌賬於主卡信用卡賬戶。倘若銀行與主卡持卡人對主卡持卡人獲享此服務的資格有任何爭議，本行擁有絕對酌情權作最終決定。

3. 兌換VOYAGE里數

- 3.1 主卡持卡人可不時使用由持卡人累積的VOYAGE里數以換取可供兌換的機票(統稱「**旅遊安排**」)。主卡持卡人只可兌換於作出兌換時已登記及進賬至其信用卡賬戶內的VOYAGE里數。而本行的記錄為已登記及進賬至主卡持卡人的信用卡賬戶的VOYAGE里數數目的確鑿證據。
- 3.2 只有主卡持卡人可致電VOYAGE Exchange禮賓部提供之熱線(852 3108 2128)提交兌換VOYAGE里數的要求，而該要求的履行需視乎有關旅遊安排的供應情況而定。
- 3.3 當旅遊安排部份是以VOYAGE里數兌換及部份是以金錢支付，主卡持卡人須以其信用卡繳付金錢支付的部份。
- 3.4 所有由主卡持卡人提出的VOYAGE里數兌換要求均對其具有約束力，

而本行有權按照有關要求作出辦理。

- 3.5 倘若主卡持卡人需取消或更改其VOYAGE里數兌換要求，主卡持卡人可致電VOYAGE Exchange禮賓部提供之熱線(852 3108 2128)作出此項要求。如該取消或更改要求被接納，本行會安排退回相關的VOYAGE里數或金錢(如適用)至主卡持卡人信用卡賬戶內；如該取消或更改要求不被接納，主卡持卡人同意受其原本的VOYAGE里數兌換要求之相關條款所約束。
- 3.6 主卡持卡人或需就處理及管理其取消或更改VOYAGE里數兌換之要求繳付行政費用。有關此收費的更多資料，請致電VOYAGE Exchange禮賓部提供之熱線(852 3108 2128)查詢。
- 3.7 當主卡持卡人的VOYAGE里數兌換要求獲處理後，本行會向主卡持卡人發出通知。

4. 兌換VOYAGE回贈

- 4.1 受限於以下第4.2至第4.10條，持卡人已累積的VOYAGE里數可由主卡持卡人使用以作兌換合資格簽賬(定義見第4.2條)的現金回贈。兌換會以第4.3條所述的兌換比率進行。
- 4.2 為符合上述第4.1條下VOYAGE里數兌換之資格，有關消費必須為由兌換申請日起過去3個月內作出並屬於以下指定的旅遊及外幣類別之消費(「**合資格簽賬**」)。旅遊簽賬指於旅行社，航空公司及酒店作出的簽賬；而外幣交易簽賬指以非港幣交易的簽賬。本行有絕對酌情權決定商戶之類別以及有關支出是否屬於合資格簽賬。如有任何爭議，本行之決定為最終。
- 4.3 VOYAGE里數兌換現金回贈之比率為10 VOYAGE里數兌換HK\$1現金回贈(「VOYAGE回贈」)。每次須最少兌換1,000 VOYAGE里數至HK\$100 VOYAGE回贈，而每次兌換須為1,000 VOYAGE里數的倍數。最低的合資格簽賬金額須為HK\$100。
- 4.4 主卡持卡人只可將於作出兌換時已登記並存入到主持卡人的信用卡賬戶內的VOYAGE里數進行兌換。就已登記並已存入至主卡持卡人信用卡賬戶內的VOYAGE里數之數量而言，本行的紀錄為不可推翻之証明。
- 4.5 VOYAGE里數兌換申請只限於主卡持卡人，兌換申請可透過本行熱線(852)2543 2223或可於ocbc.com.hk下載的兌換VOYAGE回贈表格作出。
- 4.6 所有由主卡持卡人作出的兌換申請均須經本行核查後方可作實。
- 4.7 若成功申請，VOYAGE里數將由主持卡人的信用卡賬戶扣除，而VOYAGE回贈將會於7天內存入主卡持卡人信用卡賬戶內。
- 4.8 VOYAGE回贈兌換申請一旦作出，主卡持卡人將不可取消申請。
- 4.9 若VOYAGE回贈未能於月結單到期日前完成，主卡持卡人必須根據月結單的到期日還款以確保賬戶維持信用狀況良好。所有VOYAGE回贈只可用作抵消合資格簽賬，並不可兌換為現金。
- 4.10 如合資格簽賬在成功兌換VOYAGE回贈後撤銷，本行保留權利扣除已兌換的VOYAGE回贈及存入已扣除的VOYAGE里數。

5. 個人意外保險

- 5.1 持卡人若以VOYAGE卡全數支付旅遊費用(包括但不限於與購買機票相關的所有支出)，可自動享有免費保險保障。
- 5.2 此保險受本行不時指定之保險公司向本行發出的有關個人意外保險

保單或其他保單(「**保單**」)的條款、細則及不承保事項約束。本行有權不時與有關指定保險公司對保單的任何條款、細則及不承保事項作出更改、修訂、改變、或背書，而無須向持卡人作預先通知。所有經有關指定保險公司及本行同意就保單作出的背書、更改和修訂，在無須預先通知受保人的情況下，對其具約束力。詳細的保單資料可致電客戶服務熱線索取。

6. 機場貴賓室計劃 - 由DragonPass提供的Mastercard Travel Pass(「MTP計劃」)

- 6.1 作為VOYAGE信用卡計劃的其中一項優惠，持卡人可進入指定機場貴賓室並享用精選優惠及服務，惟須受本條款及細則及有關MTP計劃的條款及細則約束。有關優惠及服務詳情可瀏覽 mastercardtravelpass.dragonpass.com。就貴賓室優惠如有任何爭議，本行、Mastercard及DragonPass保留最終決定權。
- 6.2 持卡人可憑MTP應用程式出示其有效的DragonPass會籍及登機證。DragonPass貴賓室的職員會檢查信用卡的有效期，及對比持卡人的姓名及到訪DragonPass貴賓室當日的日期與登機證上的是否相同。如要兌換餐飲、水療和購物優惠，持卡人須先獲得優惠代碼，然後向商戶員工出示有效的優惠代碼。
- 6.3 持卡人可於每一個曆年內免費享用DragonPass貴賓室4次，除非本行經官方通訊作另行通知(包括但不限於透過短訊或更新網站資訊)。持卡人的同行賓客享用此服務需每人每次收費，收費由Mastercard及/或DragonPass不時釐定或更新，請瀏覽 ocbc.com.hk。
- 6.4 參與MTP計劃的持卡人可能會受本行不時徵收的費用或收費所約束。此外，持卡人同意他/她將承擔所有使用MTP計劃而引致的成本、支出和費用(包括但不限於所有稅項及徵費)。
- 6.5 持卡人同意使用DragonPass貴賓室須受MTP計劃的條款及細則(「條款」)約束，該條款可於 mastercardtravelpass.dragonpass.com/terms-and-conditions 查閱。本行無法控制參與MTP計劃的貴賓室的營業時間、設施、服務或人員。持卡人同意貴賓室受個別貴賓室營運者的行政程序所規限，而有關的程序及條款可能會被不時更改、改變或修訂而不會預先通知本行或持卡人。**對於持卡人直接或間接因使用DragonPass貴賓室而遭受或將遭受的損失或損害，本行概不負責。**
- 6.6 所有查詢、投訴、求助及相關事項均可向本行提出，本行會獨立審視每一個案。惟本行可能無法回答此類查詢、投訴、求助及相關事項。

7. VOYAGE EXCHANGE 禮賓部

- 7.1 主卡持卡人可獲禮賓服務供應商(「禮賓部」)的服務。主卡持卡人可要求禮賓部為其提供資訊、服務、優惠或產品(統稱「禮賓服務」)。主卡持卡人可致電禮賓熱線(852 3108 2128)聯絡禮賓部。
- 7.2 使用禮賓服務是主卡持卡人的個人權利。
- 7.3 若禮賓部認為提供該等禮賓服務或會構成違法或違規、或禮賓部無法提供任何該等禮賓服務、或任何該等禮賓服務的提供為不道德或違反公眾利益的，禮賓部有絕對酌情權不就主卡持卡人提出的該等要求提供服務或作出任何安排。
- 7.4 雖然禮賓服務是免費的，但所有非禮賓服務的相關費用應由主卡持卡人承擔。該等費用包括但不限於主卡持卡人指示禮賓部購買或獲取的貨品或服務的費用、及由專業醫療人員、化驗所、醫院、診所或其他相關服務提供者收取的醫療及相關費用。主卡持卡人同意會以其信用卡而並非其他卡，去支付透過禮賓部獲得的任何商品或

服務。

- 7.5 主卡持卡人向禮賓部提出的所有指示及要求均須經本行核實。主卡持卡人如未能向禮賓部提供符合銀行的記錄的資料，或會令主卡持卡人的禮賓服務要求無效。
- 7.6 於提供禮賓服務過程中，禮賓部會代主卡持卡人與相關的第三方聯絡。但若禮賓部認為主卡持卡人直接與任何第三方聯繫或通訊更為合適，禮賓部將會據此通知主卡持卡人。在此情況下，主卡持卡人將獨自承擔聯絡相關第三方的責任。
- 7.7 第三方供應商或服務提供者或會就透過禮賓服務要求提供的貨品及/或服務施加其個別的條款及細則。主卡持卡人如接納該貨品及/或服務，即表示其同意受該等條款及細則約束(如適用)。**對於主卡持卡人及/或任何第三方直接或間接，因禮賓服務及/或由第三方供應商或服務提供者提供的貨品及/或服務及/或意見，而遭受或將遭受的損失或損害，本行概不負責。**
- 7.8 主卡持卡人要求的禮賓服務，在任何時間可能會被施加關稅、其他相關徵稅或徵費(統稱「**稅項**」)，所有稅項均由主卡持卡人負責支付。另外因採購、提供或履行禮賓服務而衍生的任何相關附加費用及或第三方開支(包括但不限於任何手續費)(統稱「**附加費**」)，亦均由主卡持卡人負責。主卡持卡人特此授權本行從其信用卡賬戶中記入或收取此等附加費及稅項，如適用。
- 7.9 在任何時候，主卡持卡人須確保其信用卡能夠支付由禮賓部代其購買的產品和服務的費用、稅項及附加費。如其信用卡賬戶信用額不足，在不影響本行抵銷權的情況下，主卡持卡人須就持卡人無法支付其信用卡賬戶內未付款項而引致的本行的任何損失、損害、索償(無論由第三方或其他人提出)、債務、支出、利息、成本、費用和額外金額**予以賠償**。
- 7.10 如禮賓部未能處理主卡持卡人提出之任何要求，禮賓部會於合理的切實可行的情況下盡快通知主卡持卡人。**本行概不會就禮賓部及/或相關第三方供應商或服務提供者未能向主卡持卡人提供所要求的產品及/或服務及/或意見負責。**
- 7.11 **本行不會就主卡持卡人因為或與使用禮賓部相關而獲取的任何資訊或服務或意見或就第三方供應商或服務提供者(視情況而定)作出任何陳述或保證(包括但不限於對其準確性、實用性、充份性、時間性、完整性、專業知識、技能、適任性、能力、知識、資格或專業性的任何陳述或保證)。對於主卡持卡人及/或任何第三方直接或間接因任何人士依賴或按照主卡持卡人使用禮賓服務從而獲得的任何資訊或服務或意見(包括但不限於任何醫療及相關的服務或意見)行事而遭受或將會遭受的任何損失或損害，本行概不負責或承擔任何責任。主卡持卡人應自行決定是否接受第三方供應商或服務提供者的貨物或服務或意見。**
- 7.12 主卡持卡人無權取消已提出的任何禮賓服務的要求，如主卡持卡人堅持取消，主卡持卡人須支付第三方供應商或服務提供者就取消而可能收取的任何費用。主卡持卡人亦須向本行就取消禮賓服務要求而直接或間接遭受或可能遭受的所有損失、損害、利息、收費、支出或任何其他費用負責。

8. 宏富理財VOYAGE卡會員年費(「年費」)

- 8.1 宏富理財VOYAGE卡每年累積年度(自信用卡批核日期起計(日/月))簽賬(「合資格年度簽賬」)(定義見條款8.2)滿HK\$150,000，下一年度之年費即可獲自動豁免。
- 8.2 合資格年度簽賬包括誌賬於信用卡戶口之零售簽賬及現金透支。為免生疑問，以下類別的簽賬不會被視為合資格年度簽賬：包括但不限於電子錢包增值金額、繳費賬單、分期付款(除了免息供款)、汽

車貸款供款金額、投資金額、籌碼兌換、銀行手續費、未誌賬/取消/退款的交易及任何未經許可或有舞弊及欺詐成份之簽賬。合符資格與否將根據本行的記錄確定，而有關記錄具終局性，並對所有客戶具約束力。

- 8.3 本行保留全權絕對酌情決定合資格年費豁免資格。
- 8.4 信用卡賬戶必須於本行豁免年費時維持有效及信用狀況良好。

9. 一般資料

- 9.1 根據此等條款及細則提供予持卡人的優惠，不可用作兌換或退還現金、信用或實物。
- 9.2 本行有全權及絕對酌情權聘請認為合適的代理人、承包商、通訊者或任何第三方以管理及/或營運計劃，而本行毋須就此等代理人、承包商、通訊者或第三方的所有行為、遺漏、疏忽、失職或欺詐向任何人士負責。
- 9.3 本行保留隨時暫停、撤銷或終止計畫而毋須作另行通知的權利。本行就此計劃的任何事宜所作的決定對持卡人而言為最終、具有約束力和決定性，包括但不限於對任何人士參予此計劃的資格的決定。
- 9.4 本行有全權及絕對酌情權，在不給予任何理由的情況下，通過向持卡人發出30天的通知，刪除、更改、補充、修改、修訂此等條款及細則。持卡人如不終止使用信用卡，則被視為接納及受此等刪除、更改、補充、修改、修訂所約束。
- 9.5 倘此等條款及細則與任何與此計劃有關的小冊子、市場推廣或宣傳品或持卡人協議中所載之條款及細則存有歧異，概以此等條款及細則為準。
- 9.6 **本行對此等條款及細則中所提述的第三方網站所載的內容概不負責，亦不會就持卡人因使用或依賴此類網站上提供的任何內容、產品和服務而引致或聲稱引致的任何損失及損害負責。**本行對該等網站並沒有控制權，此等條款及細則對任何此類網站的提述並不代表本行認可此類網站所載的資料或與該網站的負責人存有任何關係。
- 9.7 不屬於此等條款及細則立約方的人士，並不享有根據香港法例《合約(第三者權利)條例》(第623條)(經不時修訂)強制執行任何此等條款及細則的權利。
- 9.8 此等條款及細則受香港法律管轄及依據其解釋，持卡人不可撤銷地服從香港法院之非專屬司法管轄權。
- 9.9 在此等條款及細則中，除非另有指明，眾數的提述包括單數而反之亦然，而對某一性別的提述則包括各性別。
- 9.10 若本單張的中、英文本有任何歧異之處，概以英文版為準。

Please call Premier Hotline at 3101 2388 or log into our website ocbc.com.hk to obtain an English version of this terms and conditions.



TERMS AND CONDITIONS GOVERNING THE VOYAGE CREDIT CARD PROGRAM

The VOYAGE Credit Card Program (“**Program**”) is a program that offers, inter alia, VOYAGE Miles (as defined below) as rewards which can be used for redemption of airline tickets and is made available to all Premier VOYAGE Card cardholders and Bank of Singapore VOYAGE Card cardholders (each a “**Cardholder**”, and unless a contrary indication appears, Cardholder includes Principal Cardholder and Supplementary Cardholder, as the case may be, the respective personal representatives and lawful successors) (each of the above named VOYAGE Credit Card, a “**Card**” and unless a contrary indication appears, includes a Principal Card and a Supplementary Card, as the case may be) pursuant to the terms and conditions set out below and as amended, varied, supplemented or replaced from time to time (“**these Terms and Conditions**”).

Usage of the Card will be deemed acceptance by the Cardholder of and the Cardholder shall be bound by these Terms and Conditions, in addition to the Cardholder Agreement and other applicable terms and conditions.

1. VOYAGE MILES ACCRUAL

- 1.1 As a reward for incurring spending on his/her Card, the Cardholder will, subject to these Terms and Conditions, be awarded VOYAGE Miles (“VOYAGE Miles”) at the rates set out below:
 - a. Overseas spending: earn 1 VOYAGE Mile for every HK\$4 equivalent charged in foreign currency to the Card, whereas earn 1 VOYAGE Mile for every HK\$6 charged in Hong Kong dollars to the Card;
 - b. Local spending: earn 1 VOYAGE Mile for every HK\$6 charged to the Card.

VOYAGE Miles shall be awarded to the Cardholder based on the amount of each Card transaction charged to the Card Account, rounded down to the nearest whole number.

- 1.2 All VOYAGE Miles can accrue monthly in a calendar month up to a 24-calendar-month period of validity on a rolling basis.
- 1.3 No VOYAGE miles will accrue if the spending is incurred in connection with any of the following categories:
 - a. Transactions through the use of automatic teller machines
 - b. Installment payments under the interest-free cash installment program
 - c. Bill payments
 - d. Car loan repayments
 - e. Sun Life premium payments
 - f. Cash advances
 - g. Purchases of casino chips
 - h. All bank fees and charges
 - i. Balance transfers
 - j. Interests
 - k. In-house payments
 - l. Payments of funds to prepay accounts and merchants who are categorized as “payment service providers”. OCBC Bank (Hong Kong) Limited (“**the Bank**” includes its successors and assigns, and any Bank Group Company adopting these Terms and Conditions as the agreement between the Cardholder and that company) has the absolute discretion to determine the definition of “payment service provider”.
- 1.4 The Bank reserves the right to revoke, deduct, invalidate, cancel and/or re-compute any VOYAGE Miles awarded in the event the Cardholder fails to effect due payment for any Card transaction and/or the account is closed or terminated by the Cardholder or the Bank, as the case may apply.
- 1.5 The VOYAGE Miles cannot be transferred, assigned or carried forward to any other cards issued by the Bank.
- 1.6 All VOYAGE Miles awarded by the Bank (including those earned by the Supplementary Cardholder) will be credited to the Principal Cardholder's account and reflected in the monthly Card statement of the Principal Cardholder, and will also be available for viewing on the Bank's internet banking at ocbc.com.hk if the Principal Cardholder is a registered user of the Bank's internet banking.

2. LIMOUSINE AIRPORT / TERMINAL TRANSFER SERVICE (“SERVICE”)

- 2.1 The Service is available to the Principal Cardholder at a rate quoted at the time of booking for persons travelling to/from any Hong Kong addresses (except at outlying islands) and the following designated points of entry/departure:
 - a. Hong Kong International Airport
 - b. Macau Ferry Terminal
 - c. China Ferry Terminal
 - d. Kai Tak Cruise Terminal
 - e. Hunghom Railway Station
 - f. Hong Kong West Kowloon Station
- 2.2 The Principal Cardholder shall be entitled to call VOYAGE Exchange (provided by Concierge) to book the Service. The Principal Cardholder must book the one-way service by calling VOYAGE Exchange at least 24 hours in advance before the anticipated pick-up time at any Hong Kong addresses or the anticipated time of arrival at the above designated point of entry, as the case may be. The VOYAGE Exchange Hotline managed by Concierge is 852 3108 2128 or such other number as may be notified by the Bank. Notification will be sent to the Principal Cardholder once the Service booking is confirmed.
- 2.3 The vehicle used for the Service will be subject to availability. Maximum number of passengers per trip is 4 persons.
- 2.4 Excess charges incurred on the Service (if any), must be paid by the Principal Cardholder and charged to his/her Card.
- 2.5 Changes or cancellations to Service booking must be communicated to VOYAGE Exchange (provided by Concierge) at least 12 hours prior to the Principal Cardholder's anticipated pick-up time. Late cancellations (less than 12 hours before the anticipated pick-up time) and no shows will be charged to the Principal Cardholder per booking at a rate to be provided from time to time.
- 2.6 Waiting time surcharges, extra stop services charges and midnight surcharges shall be paid by the Principal Cardholder and charged to his/her Card. Please refer to the charging rate as quoted by VOYAGE Exchange (provided by Concierge) at the time of your booking.
- 2.7 Two discounted one-way Services will be awarded to the Principal Cardholder on a yearly basis upon his/her full payment of the non-refundable annual membership fee of the Principal Card charged to his/her Card OR accumulating annual spending of HK\$150,000 (refer to clause 8.2) with his/her Card per year (counting from the Card approval date (day/month)). Each of the discounted one-way Service will be charged at discounted rate of HK\$300. Both discounted one-way Service are valid for one year from the date of award (the “**validity period**”) and can only be utilized at any time within the validity period. For the avoidance of doubt, if other charges are incurred in connection with these discounted one-way Services (including, without limitation, any midnight surcharges and extra stop service charges), the Principal Cardholder will continue to be liable for such charges. These discounted one-way Services are non-cumulative and will lapse if not utilized by the Principal Cardholder within the validity period. Notification will be sent to the Principal Cardholder informing him/her of the award when the Principal Cardholder is eligible for the award. Once these discounted one-way Services are utilized, full discounted basic fee of HK\$300 will be charged to Principal Card account directly within 3 months from the date of utilization. The Bank shall have the absolute discretion to determine whether the Principal Cardholder is entitled to the award if there is any dispute between the Bank and the Principal Cardholder.

3. VOYAGE MILES REDEMPTION

- 3.1 VOYAGE Miles that have been accrued by the Cardholder can be used by the Principal Cardholder to redeem airline tickets made available for redemption from time to time (collectively, “**Travel Arrangements**”). The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder's Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Principal Cardholder's Card account.
- 3.2 Only the Principal Cardholder can submit their VOYAGE Miles redemption request by calling the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128). The fulfilment of any VOYAGE Miles redemption request is subject to the availability of the Travel Arrangements requested for.
- 3.3 Where a Travel Arrangement is fulfilled in part by the redemption of VOYAGE Miles and in part by monetary payment, the Principal Cardholder

shall settle the monetary payment component of the VOYAGE Miles redemption request by charging the outstanding amount to his/her Card account.

- 3.4 All VOYAGE Miles redemption requests made by the Principal Cardholder shall be binding on him/her and the Bank shall be entitled to act and rely on such requests.
- 3.5 If the Principal Cardholder needs to cancel or amend his/her VOYAGE Miles redemption request, he/she can call the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128) to make this request. If the cancellation or amendment request can be accommodated, the Bank shall (where applicable) arrange for the relevant VOYAGE Miles or monies to be credited back to the Principal Cardholder's Card account. If the cancellation or amendment request cannot be accommodated, the Principal Cardholder agrees to be bound by the terms of his/her original VOYAGE Miles redemption request.
- 3.6 The Principal Cardholder may be charged an administration fee for the processing and handling of any cancellation or amendment of VOYAGE Miles redemption request. Please call the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128) for more information about such fees.
- 3.7 Notification will be sent to the Principal Cardholder once his/her VOYAGE Miles redemption request has been processed.

4. VOYAGE REBATES REDEMPTION

- 4.1 Subject to Clauses 4.2 to 4.10 below, VOYAGE Miles that have been accrued by Cardholder can be used by the Principal Cardholder to redeem cash rebate for Eligible Transactions as defined in Clause 4.2, at the redemption rate as stated in Clause 4.3.
- 4.2 To be eligible for the VOYAGE Miles redemption to cash rebate under Clause 4.1 above, the spending must fall under travel or foreign currencies categories as specified below within the three (3) months immediately preceding the date of the redemption request (“**Eligible Transaction**”). Travel category is where the spending is incurred at travel agencies, airlines and hotels and foreign currencies category is where the amount spent is denominated in a non-Hong Kong Dollar currency. The Bank has the absolute discretion to determine the merchant classification and whether the spending falls within the definition of Eligible Transaction, and if there is any dispute, the Bank's determination shall be final.
- 4.3 VOYAGE Miles redemption to cash rebate is at 10 VOYAGE Miles to HK\$1 cash rebate (“**VOYAGE Rebate**”). Minimum redemption per request is 1,000 VOYAGE Miles to HK\$100 VOYAGE Rebates. Each redemption must be placed in the multiples of 1,000 VOYAGE Miles. Minimum Eligible Transaction amount must be HK\$100.
- 4.4 The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder's Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Principal Cardholder's Card account.
- 4.5 Only Principal Cardholder can submit their VOYAGE Miles redemption request by calling the Bank's hotline (852) 2543 2223 or VOYAGE Rebate redemption form available at ocbc.com.hk.
- 4.6 All redemption requests made by Principal Cardholder are subject to verification by the Bank.
- 4.7 Upon successful request, VOYAGE Miles will be deducted from Principal Cardholder's Card account, and VOYAGE Rebate will be credited to Principal Cardholder's Card account within 7 days.
- 4.8 The Principal Cardholder shall not be entitled to cancel any redemption request once it is made.
- 4.9 In case VOYAGE Rebate redemption cannot be completed before statement due date, Principal Cardholder must settle payment according to the statement due date to ensure that the account shall remain in good financial standing. All VOYAGE Rebate can only be used to offset Eligible Transaction and cannot be converted into cash.
- 4.10 In case of Eligible Transaction reversal after successful VOYAGE Rebate redemption, the Bank has the right to deduct the redeemed VOYAGE Rebate and credit the deducted VOYAGE Miles.

5. PERSONAL ACCIDENT INSURANCE

- 5.1 The Cardholder will automatically enjoy complimentary Insurance coverage if he/she charges his/her full travel fares (including, without limitation, all expenses relating to the purchase of airline tickets) to the VOYAGE Card.
- 5.2 This Insurance is subject to the terms, conditions and exceptions of the

Personal Accident Insurance Policy or any other policies (“**Policy**”) issued to the Bank by any insurance company as designated by the Bank from time to time. The Bank shall be entitled to change, amend, vary or endorse any terms and conditions and exceptions to the Policy with the designated insurance company without prior notice to the Cardholder. All endorsements, changes and amendments to the Policy as agreed between the designated insurance company and the Bank shall be binding without prior notice on the insured person. Details of the Policy can be obtained from the customer service hotline.

6. AIRPORT LOUNGE PROGRAM – MASTERCARD TRAVEL PASS PROVIDED BY DRAGONPASS (“MTP PROGRAM”)

- 6.1 As part of the benefits under the VOYAGE Credit Card Program, the Cardholder will have access to selected airport lounges and receive certain benefits and services pursuant to these terms and conditions and the terms and conditions of the MTP Program. Details of such benefits and services can be found on mastercardtravelpass.dragonpass.com. In case of all dispute related to privileges offered by the Airport Lounge Program, the decision of the Bank, Mastercard and DragonPass will be final.
- 6.2 The Cardholder will be able to gain access to the DragonPass participating lounges by presenting the valid DragonPass membership on the MTP Program mobile app and boarding pass. The lounge staff will check the validity date of the Card and match the Cardholder's name with the boarding pass bearing the same date of the access. To redeem dining, spa and shopping offers, the Cardholder shall select his/her preferred offer and generate an offer code. The Cardholder shall present the valid offer code to the cashier and redeem the offer.
- 6.3 The Cardholder will be entitled to 4 complimentary visits to any DragonPass participating lounges every calendar year unless otherwise communicated via official communications from the Bank (including without limitation via SMS or updates on website). Visit by the Cardholder's accompanying guest will be charged at a rate per person per visit as determined or updated by Mastercard and/or DragonPass from time to time. Please visit ocbc.com.hk for the charges.
- 6.4 Participation by the Cardholder in the MTP Program may be subject to such fees or charges as may be imposed by the Bank from time to time. In addition, the Cardholder agrees that he/she will be liable for all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the MTP Program.
- 6.5 The Cardholder agrees that access to the DragonPass participating lounges is subject to the MTP Program's Terms and Condition (the “Terms”), which is available at mastercardtravelpass.dragonpass.com/terms-and-conditions. The Bank has no control over the opening hours, facilities, service or personnel of any of the DragonPass participating lounges in the MTP Program. The Cardholder agrees that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures and the Terms may be altered, changed or modified without prior notification to the Bank or the Cardholder. **The Bank shall not be liable for all losses or damages suffered or to be suffered by the Cardholder directly or indirectly arising from or in connection with the use of the DragonPass participating lounges.**
- 6.6 All queries, complaints, requests for assistance and the like may be made to the Bank and these will be reviewed on a case-by-case basis. However, the Bank may not be able to answer to such queries, complaints, request for assistance and the like.

7. VOYAGE EXCHANGE CONCIERGE

- 7.1 The Principal Cardholder will have access to a concierge service provider (the “**Concierge**”). The Principal Cardholder may request the Concierge to source for information, services, benefits or products (collectively, the “**Concierge Services**”) for them. The Principal Cardholder can reach the Concierge by calling the Concierge Hotline (852 3108 2128).
- 7.2 The right to use the Concierge Services is personal to the Principal Cardholder.
- 7.3 The Concierge has the absolute discretion not to provide or make any arrangement that is requested by the Principal Cardholder if, in the opinion of the Concierge, the provision of such Concierge Services would be in contrary to any laws or regulations or the Concierge is not able to provide any such Concierge Services or the provision of any such Concierge Services is immoral or against public interests.
- 7.4 Although the Concierge Services provided are complimentary, all non-Concierge Services related costs shall be borne by the Principal Cardholder. Such costs include, but not limited to, the cost of physical

goods or services that the Principal Cardholder has instructed the Concierge to purchase or obtain, medical and related expenses charged by a medical professional, laboratory, hospital, clinic or other related service provider. The Principal Cardholder agrees that he/she will use his/her Card, but not other card, to pay for any goods or services obtained via the Concierge.

- 7.5 All orders or requests made by the Principal Cardholder to the Concierge are subject to verification by the Bank. Failure by the Principal Cardholder to provide information to the Concierge as per the Bank's records may invalidate the Principal Cardholder's request for Concierge Services.
- 7.6 In connection with the provision of Concierge Services, the Concierge will communicate with the relevant third parties on the Principal Cardholder's behalf. However, in cases where the Concierge deems that it is more appropriate for the Principal Cardholder to contact or communicate with any third party directly, then the Concierge will inform the Principal Cardholder accordingly, and it becomes the Principal Cardholder's sole responsibility to communicate with the relevant third party.
- 7.7 Third party suppliers or service provider may impose their own terms and conditions in connection with the provision of the goods and/or services requested for via the Concierge Services. By accepting the goods and/or services, the Principal Cardholder agrees to be bound by such terms and conditions, where applicable. **The Bank shall not be liable for all losses or damages suffered or to be suffered by the Principal Cardholder and/or any third parties directly or indirectly arising from or in connection with Concierge Services and/or the goods and/or services and/or advice provided the third party suppliers or service providers.**
- 7.8 Customs duties and other relevant taxes or levies (collectively, “**Taxes**”) may be imposed at any time on the Concierge Services requested by the Principal Cardholder and the Principal Cardholder shall be liable to pay all such Taxes. Any additional associated costs or third party expenses (which includes, without limitation, any handling charges) (collectively, “**Additional Charges**”) incurred in the procurement, provision or the delivery of the Concierge Services shall also be paid for by the Principal Cardholder. If applicable, the Principal Cardholder hereby authorises the Bank to debit or charge such Additional Charges and the Taxes to his/her Card account.
- 7.9 At all times, the Principal Cardholder must ensure that his/her Card is able to cover the cost of the goods and services purchased pursuant to the Concierge, the Taxes and the Additional Charges. In the event that there are insufficient credit limits in his/her Card account, without prejudice to the Bank's right to set-off, the Principal Cardholder shall be liable to **indemnify** the Bank for any losses, damages, claims (whether claimed from third parties or otherwise), liabilities, expenses, interests, costs, charges and funds incurred by the Bank as a result of the Cardholder's inability to pay for the outstanding amounts incurred in his/her Card account.
- 7.10 If the Concierge is unable to process any request made by the Principal Cardholder, it will inform the Principal Cardholder as soon as reasonably practicable. **The Bank shall not be liable in anyway if the Concierge and/or the relevant third party supplier or service provider is unable to provide the Principal Cardholder with the goods and/or services and/or advice requested for.**
- 7.11 **No representation or warranty whatsoever is given by the Bank (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness, completeness, expertise, skill, competence, ability, knowledge, qualification or professionalism) in respect of any information or service or advice obtained by the Principal Cardholder or in respect of the third party supplier or service provider, as the case may be, as a result of or in connection with his/her usage of the Concierge. The Bank shall not be responsible or liable for any loss or damage whatsoever suffered or to be suffered by the Principal Cardholder and/or any third party arising directly or indirectly howsoever in connection with or as a result of any person acting on or relying on any information or service or advice (including without limitation any medical and related services or advices) provided in connection with the Principal Cardholder's usage of the Concierge Services.** The Principal Cardholder shall make his/her own independent judgment in accepting the goods or service or advice of a third party supplier or service provider.
- 7.12 The Principal Cardholder shall not be entitled to cancel any request for Concierge Services once it is made. In the event the Principal Cardholder insists on a cancellation, the Principal Cardholder will be required to pay whatever costs that may be imposed by the third party supplier or service provider as a result of the cancellation. The Principal Cardholder shall also be

liable to the Bank for all losses, damages, interest, charges, expenses or any other costs that may be suffered or incurred by the Bank directly or indirectly as a result of the cancellation of the request for Concierge Services.

8. Premier Voyage Card Annual Membership Fee (“Annual Fee”)

- 8.1 Premier Voyage Card Annual Fee of the following year will be automatically waived by accumulating Eligible Annual Spending of HK\$150,000 (“Eligible Annual Spending”) (refer to 8.2) with Card per year (counting from the Card approval date (day/month)).
- 8.2 Eligible Annual Spending include retail transactions and cash advances posted in Card account(s). For the avoidance of doubt, the following types of transaction shall not be regarded as Eligible Annual Spending: including but not limited to digital wallet top-up transaction, bill payment, instalment amount (except Interest-free Instalment), car loan repayment amount, investment amount, casino, fees & charges, unposted/cancelled/refunded transaction, any unauthorised transactions or fraud and abuse transactions. Eligibility of any transaction will be determined based on the Bank's record which shall be final, conclusive and binding on all Cardholders.
- 8.3 The Bank reserves the right to determine the eligibility of Annual Fee waiver entitlement at its sole and absolute discretion.
- 8.4 The Card account must remain valid and in good credit standing at the time when the Bank waive the Annual Fee.

9. GENERAL

- 9.1 The benefits made available to the Cardholder pursuant to these Terms and Conditions are not exchangeable or refundable for cash or credit or in kind.
- 9.2 The Bank shall have the right to use agents, contractors or correspondents or any other third party as it deems appropriate in its sole and absolute discretion to administer and/or implement the Program and **the Bank shall not be liable to any person for any act, omission, neglect, misconduct or fraud on the part of such agents, contractors, correspondents or third parties.**
- 9.3 The Bank reserves the right to suspend, withdraw or terminate the Program at any time without notice. The decision of the Bank on all matters relating to the Program shall be final, binding and conclusive on the Cardholder, including without limitation, any decision on the eligibility of any person to participate in the Program.
- 9.4 The Bank may at any time at its sole and absolute discretion, without assigning any reasons therefore, delete, vary, supplement, amend or modify these Terms and Conditions by giving 30 days' notice to the Cardholder. The Cardholder is deemed to accept and is bound by such variations, additions, deletions, amendments and/or modifications if the Cardholder does not terminate the use of the Card.
- 9.5 In the event of any inconsistency between these Terms and Conditions and the terms and conditions of any brochure, marketing or promotional materials relating to the Program or the Cardholder Agreement, these Terms and Conditions shall prevail.
- 9.6 **The Bank assumes no responsibility for any of the contents found on third party websites referred to in these Terms and Conditions, and shall not be held responsible or liable to the Cardholder for any loss or damages caused or alleged to have been caused by the use of or reliance on any content, products or services available on such websites.** The Bank does not have control of such websites and the reference to any such websites in these Terms and Conditions does not mean that the Bank endorses the material on such websites or has any association with the owner thereof.
- 9.7 A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Ordinance of Hong Kong (Cap.623) (as amended from time to time) to enforce any of these Terms and Conditions.
- 9.8 These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong, and the Cardholder irrevocably submits to the non-exclusive jurisdiction of the Hong Kong courts.
- 9.9 In these Terms and Conditions, unless a contrary indication appears, words importing the plural include the singular and vice versa, and words importing a gender include every gender.
- 9.10 In the event of any discrepancy arises between the English and Chinese versions of this leaflet, the English version shall prevail.



關於華僑銀行VOYAGE信用卡之更改通知

親愛的VOYAGE信用卡持卡人：

多謝閣下對華僑銀行宏富理財VOYAGE卡及新加坡銀行VOYAGE卡的支持。本行現致函通知閣下以下有關VOYAGE信用卡計劃之條款及細則的修訂及安排。有關修訂及安排由2025年4月30日(「生效日」)起生效。修訂內容如下：

項目	重要通知 / 修訂 (新增之內容已劃上底線，而刪除之內容則以劃掉的方式以供識別)
6.3	<u>主卡持卡人可於每一個曆年內有4次免費共享使用DragonPass貴賓室服務4次，共享使用包括主卡持卡人、附屬卡持卡人或同行賓客。該4次免費使用DragonPass貴賓室服務以主卡信用卡賬戶(包括附屬卡持卡人)為計算單位。當主卡戶口錄得額外享用此服務，本行將按Mastercard及/或DragonPass釐定之每人每次服務收費於主卡信用卡賬戶收取該等費用。除非本行經官方通訊作另行通知(包括但不限於透過短訊或更新網站資訊)。持卡人的同行賓客享用此服務需每人每次收費，收費由Mastercard及/或DragonPass不時釐定或更新有關費用，請瀏覽ocbc.com.hk。</u>

若閣下於生效日期後繼續使用或保留其相關信用卡或信用卡賬戶，閣下將被當作接受有關更改。若閣下不同意有關更改，請於生效日之前以合理的書面通知我們終止信用卡服務。我們在實際收到通知及退回已剪毀之卡後，有關閣下終止信用卡服務方被視為有效。如有任何查詢，歡迎致電本行的客戶服務熱線(852) 2543 2223。

如本函中英文版之內容有歧義，一概以英文版為準。本行保留隨時及不時更改上述安排及條款及細則之權利。如有任何爭議，本行將保留最終決定權，而該決定具終局性並對所有客戶具約束力。

為響應環保支持綠色生活，我們將繼續以電子形式發送有關信用卡服務之通告予閣下(此安排並不影響閣下現有收取電子結單、電子交易通知書及推廣資訊之設定(如適用))，而有關安排將不會收取額外費用。如閣下欲以紙本形式接收有關通告，請致電客戶服務熱線(852) 2543 2223更改有關設定。

華僑銀行(香港)有限公司 謹啟

2025年3月

Notice of change in relation to OCBC VOYAGE Card

Dear Valued VOYAGE Card Cardholder,

Thank you for supporting OCBC Premier VOYAGE Card and Bank of Singapore VOYAGE Card. We would like to inform you of the following amendment to the Terms and Conditions Governing the VOYAGE Credit Card Program with effect from 30 April 2025 ("**Effective Date**"). Changes as below:

Clause	Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)
6.3	The <u>Principal</u> Cardholder will be entitled to 4 <u>sharable</u> complimentary visits to any DragonPass participating lounges every calendar year, <u>which are sharable by Principal Cardholder and/or Supplementary Cardholder(s) and/or your companion guest. Complimentary visits are counted based on the Principal Card account which includes Supplementary Cardholder(s).</u> <u>When additional visit(s) is/are recorded in the Principal Card Account, the Bank will charge the service fee at a rate per person per visit set by Mastercard and/or DragonPass to the Principal Card account, unless otherwise communicated via official communications from the Bank (including without limitation via SMS or updates on website).</u> <u>Visit by the Cardholder's accompanying guest will be charged at a rate per person per visit as</u> <u>The service charge</u> is determined or updated by Mastercard and/or DragonPass from time to time and please visit ocbc.com.hk for the charges.

You will be deemed to have accepted the above amendments if you continue using or retaining your relevant Card or Card Account on or after the Effective Date. If you do not want to be bound by the above amendments, please give us reasonable written notice to terminate the credit card service. Termination of the credit card service by you is only effective after we have actually received the Card cut into halves and/or notice before the Effective Date. For any enquiries, please contact our Customer Service Hotline at [852] 2543 2223.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail. The Bank reserves the right to amend the above arrangements and the terms and conditions at any time and from time to time. In case of disputes, the decision of the Bank shall be final, conclusive and binding on all customers.

In addition, to protect the environment, we will continue to send you notices relating to credit card service in electronic format (it does not affect your existing settings for receiving eStatement, eAdvice and promotional message (if applicable)) and no additional fees and charges will be imposed on this arrangement. If you would like to receive the relevant notice in paper format, please contact our Customer Service Hotline at [852] 2543 2223 for updating relevant setting.

OCBC Bank (Hong Kong) Limited
March 2025