

Terms and Conditions of OCBC Wing Hang Travel Reward Scheme

1. Only cardholders of OCBC Wing Hang Platinum / World / Infinite Card ("Cardholder") shall be eligible to be enrolled in the OCBC Wing Hang Travel Reward Scheme ("Scheme"), excluding OCBC Wing Hang Premier VOYAGE Card. 2. Cardholder must be the member of Asia Miles™ in order to convert the credit card bonus points to Asia Miles. Cardholder who wishes to join the membership of Asia Miles can register via their website (<https://www.asiamiles.com/en/enrolment.html>). 3. To enroll in the Scheme, the Cardholder shall apply to OCBC Wing Hang Bank Limited ("Bank") by properly filling in the application form for the Scheme. Upon approval of the application, the Cardholder will no longer receive any cash rebate on any purchase by using his OCBC Wing Hang Platinum / World / Infinite Card ("Card") but will be given one bonus point for each HK\$1 spending (i.e. HK\$1 spending = 1 bonus point). The balance of accumulated bonus points will be shown on the monthly statement of the Cardholder. All accumulated bonus points cannot be converted back into cash rebate. 4. The credit card account of Cardholder must be valid and in good credit standing at the time of converting bonus point to Asia Miles. Otherwise, the Bank has the right to cancel any conversion request of the Travel Reward Program without prior notice. 5. Bonus points (accumulated on a monthly rolling basis) shall be valid for 24 months. Cardholders can use 12 bonus points (i.e. HK\$12 spending) to convert into 1 Asia Mile. Expired bonus points and accumulated bonus points in a cancelled Card account will be voided automatically and cannot be used for any conversion purpose under the Scheme. Limited Offer: On or before 30 June 2019, the conversion ratio for Asia Miles should be 8 bonus points (i.e. HK\$8 spending) to 1 Asia Mile. 6. Cardholder can earn bonus points by using his Card for retail spending and Octopus Automatic Add Value Service. The following transactions are not eligible for earning any bonus point: transactions through the use of automatic teller machines, installment payments under the interest-free cash installment program of the Card, bill payment amount, car loan repayment amount, Sun Life Premium Payment amount, cash advances, purchase of casino chips, all fees and charges, and any other transactions from time to time determined by the Bank. 7. The bonus points in the respective Card accounts of a principal Cardholder and his supplementary Cardholder will be added together for calculation. Besides, the bonus points in different OCBC Wing Hang Platinum / World / Infinite card accounts of the same principal Cardholder can also be added together for calculation. 8. The maximum amount of bonus points that the Cardholder can earn in respect of the period covered by each monthly statement is limited to 5 times of the credit limit of his Card for the time being. 9. If the earning of bonus points or conversion of Asia Miles involves corruption, fraud or other conduct considered by the Bank as improper, the Bank may immediately cancel all accumulated bonus points, Asia Miles and/or the Cardholder's Card account. 10. Bonus points and Asia Miles are not transferable. 11. The Cardholder may apply to the Bank for conversion of Asia Miles by properly filling in and submitting the "OCBC Wing Hang Travel Reward Scheme Asia Miles Conversion Form". The Bank has the absolute discretion to determine whether or not to approve any application for conversion of Asia Miles under the Scheme and the approval of such application also depends on the balance of bonus points in the Cardholder's Card account. 12. Upon receipt of application of Asia Miles Conversion, the Bank will forward the relevant information to Asia Miles Limited for processing. Miles will be credited to the relevant Asia Miles account within 4 to 6 weeks. 13. The Bank reserves the right to amend the terms and conditions as well as to vary or terminate the Scheme at any time without prior notice to the Cardholder. 14. In case of any dispute relating to the Scheme, the decision of the Bank shall be final and conclusive. 15. In case of any conflict between the English and the Chinese versions of the terms and conditions contained herein, the English version shall prevail.

Remark: The existing "OCBC Wing Hang Mileage Scheme" will expire on 1 April 2019. On or before 31 March 2019, the eligible cardholders can still redeem the "OCBC Wing Hang Mileage Scheme" for the air tickets by using the accumulated credit card bonus points.



ocbcwhhk.com



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To: Data Protection Officer of OCBC Wing Hang Bank Group
(Mailing address: 161 Queen's Road Central, Hong Kong)

Date: _____

- I / We do not wish OCBC Wing Hang Bank Group to use my/ our personal data in direct marketing by the following channel(s): (Please tick ("✓") the appropriate box(es), this arrangement without charge):
 Mailing Email Telemarketing SMS
- By ticking ("✓") any of the above boxes, it also indicates that I/ we do not wish OCBC Wing Hang Bank Limited to provide my/ our personal data to any other of non-OCBC Wing Hang Bank Group members for their use in direct marketing. I/ we understand that if I/ we do not tick ("✓") any of the above boxes, it indicates that I/ we agree OCBC Wing Hang Bank Limited to provide my/ our personal data to any other of non-OCBC Wing Hang Bank Group members for their use in direct marketing.
- The above represents my/ our present choice whether or not to receive direct marketing contact or information. This replaces all choice(s) communicated by me/ us to any member(s) of OCBC Wing Hang Bank Group prior to this request.
- For details, please refer to the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" of OCBC Wing Hang Bank Group.

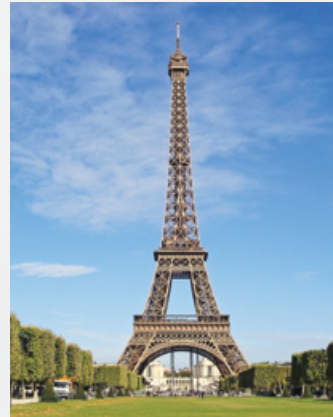
Name of Customer: _____ HKID/Passport No.: _____

Credit Card No.: _____ Customer Signature: _____



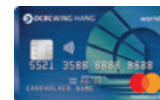
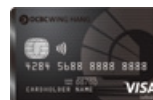
華僑永亨銀行
OCBC WING HANG

CONVERT BONUS POINT INTO
ASIA MILES
REDEEM FOR
FLIGHT AWARDS



亞洲萬里通
ASIA MILES

— EXCLUSIVELY FOR OCBC WING HANG CREDIT CARDHOLDER —



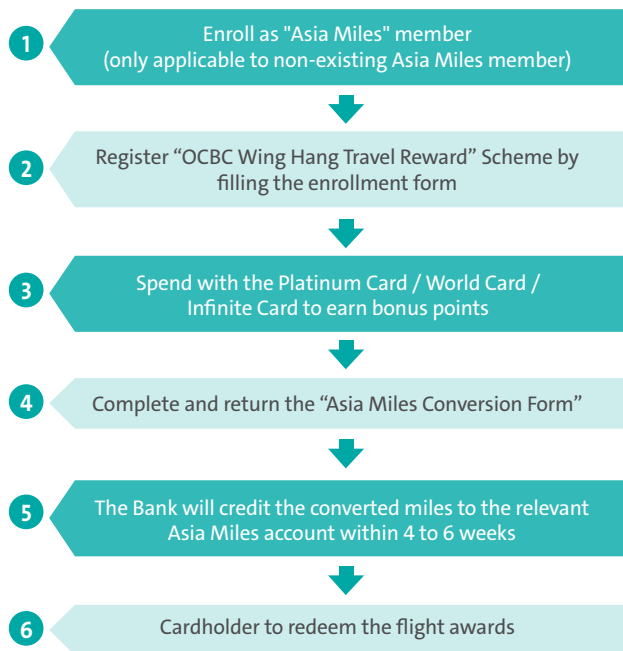
“OCBC Wing Hang Travel Reward” Scheme Convert the Bonus Points into Asia Miles

Dream of visiting the world’s every corners? With OCBC Wing Hang “Travel Reward Scheme”, you can now earn Asia Miles to fly around the world.

Program Features:

- **Mile Conversion Ratio**
HK\$12 retail card spending = 1 Asia Mile
- Limited Offer :**
On or before 30 June 2019, the conversion ratio for Asia Miles will be HK\$8 retail card spending = 1 Asia Mile
- **No Handling Fee**
 - **Quick processing time as fast as 4-6 weeks**
 - **Long Validity of Bonus Point**
The validity of bonus point is up to 24 months and on a rolling basis

Registration Procedures of “OCBC Wing Hang Travel Reward” Scheme:



“OCBC Wing Hang Travel Reward” Scheme Enrollment Form

Please fill in the following and submit it by fax 2854 2370 or mail to G.P.O. Box 514, Hong Kong Post Office. The processing time is around 2 weeks. Once the application is approved, the bonus point balance will be shown on your next card statement.

I wish to change my “Cash Rebate” scheme into “OCBC Wing Hang Travel Reward” scheme.

Name of Cardholder (in BLOCK letters):

OCBC Wing Hang Platinum / World Card Account Number

1 | 4 | | | | - | | | | | - | | | | | - | | | | |

2 | 5 | 5 | 2 | 1 | - | 3 | 5 | | | - | | | | | - | | | | |

3 | 6 | 2 | 5 | 0 | - | 1 | 0 | | | - | | | | | - | | | | |

OCBC Wing Hang Visa Infinite Card Account Number

1 | 4 | 2 | 8 | 4 | - | 5 | 6 | | | - | | | | | - | | | | |

Asia Miles Membership No. | | | | | | | | | | | | | | | |

Asia Miles Member’s Registered Name
(must be the principal credit cardholder)

X _____

Cardholder’s Signature _____ Date _____
(Signature should correspond with the Bank’s specimen record)

Remark: 1. The existing “OCBC Wing Hang Mileage Scheme” will expire on 1 April 2019. On or before 31 March 2019, the eligible cardholders can still redeem the “OCBC Wing Hang Mileage Scheme” for the air tickets by using the accumulated credit card bonus points. 2. Upon successful enrollment of “OCBC Wing Hang Travel Reward” scheme, the Platinum / World / Infinite Card’s spending amount will no longer be given cash rebate. Besides, all accumulated bonus points cannot be converted into cash rebate.

Reminder: “To borrow or not to borrow? Borrow only if you can repay!”