

Terms and Conditions Governing the OCBC 90°N Card and Agoda Yearlong Promotion

1. The Promotion is only valid for OCBC 90°N Cards issued in Singapore, including supplementary cards.
2. Details of the Promotion are as follows:

Booking Period	Now - 30 November 2025
Stay Period	Now - 31 December 2025
Miles Awarded	7 Miles per S\$1 spent in foreign currency
	6 Miles per S\$1 spent in Singapore dollars
Destinations	Worldwide
Platforms	Only through the dedicated website: www.agoda.com/90n

3. The 7 Miles awarded for bookings in foreign currency consist of:
 - Baseline 2.1 Miles + 4.9 Bonus Miles.
4. The 6 Miles awarded for bookings in SGD consist of:
 - Baseline 1.3 Miles + 4.7 Bonus Miles.
5. For avoidance of doubt, all Miles earned shall be calculated based on each block of S\$5 charged to the Card per transaction, and cardmembers shall not be entitled to any partial or pro-rated award of any Miles for any amount charged that does not amount to a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block. As an illustration, a customer who spends an amount between S\$10 and S\$14.99 in a single transaction can earn 12 Miles. However, a customer who spends S\$4.90 in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will not be awarded any Miles.
6. Bookings must be made through the dedicated website www.agoda.com/90n in order to qualify for the promotion. To ensure the transaction is tracked accurately, Cardmember must not access any other Agoda landing pages after accessing this site on any browser. OCBC and Agoda will not be responsible or liable for any Cardmember's failure to participate in this Promotion or to earn the rewards hereunder resulting from the Cardmember's failure to comply make the booking according to these terms and conditions.
7. The bonus Miles will be credited to the Cardmember's credit card account within 2 calendar months from the Cardmember's departure from the hotel.
8. The Promotion is applicable for prepaid bookings only and does not apply to bookings which are paid at the hotel / destination.
9. Miles are awarded based on the final amount charged to card which is inclusive of hotel tax and service charges.
10. The Miles can only be earned by one Cardmember per booking and cannot be split between two or more Cardmembers.
11. With respect to hotel bookings, the Miles are only awarded on the accommodation component of the amount spent, not on ancillary charges such as meals, mini-bar, beverages, phone, laundry or other extra costs charged to the room account.
12. The Promotion is non-transferable, non-exchangeable and cannot be used in conjunction with any other discounts, cashback sites, loyalty programmes, rewards, promotions, discounted items, and fixed price items unless otherwise stated.
13. Agoda's usual booking terms and conditions apply.

Internal

14. The eligibility of any cardmember to participate in this Promotion shall be determined at the absolute discretion of OCBC.
15. OCBC Bank reserves the right at any time without giving any reason or notice to the Cardmember to claw-back, deduct, withdraw, or cancel any Miles or other rewards/rebates awarded to the Cardmember for any reason whatsoever, and without any liability to the Cardmember.
16. OCBC Bank reserves the right at any time without giving any reason or notice to the Cardmember to debit, charge and/or deduct from any of the Cardmember's accounts with OCBC Bank and/or demand the Cardmember to repay or compensate to OCBC Bank, the monetary value equivalent of any Miles previously awarded, for any reason whatsoever, and without any liability to the Cardmember. OCBC Bank reserves the right to determine and revise from time to time the rate of conversion used for the purpose of computing the monetary value equivalent of the Miles to be deducted.
17. No person shall be entitled to any payment or compensation whatsoever in respect of any claw-back, deduction, withdrawal or cancellation of any Miles or any debit, charge or deduction or demand for the monetary value equivalent of any Miles made by OCBC Bank, for any reason whatsoever.
18. Agoda and OCBC reserve the right at each of 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 cardmember and the dates of the Promotion.
19. OCBC 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 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.
20. OCBC'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. 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.
21. OCBC 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.
22. 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 (Cap 53B) to enforce any of these terms and conditions.