

Terms and Conditions

- 1. All principal Visa Cardmembers of FRANK Credit Cards issued by OCBC are eligible to participate in the FRANK Cash Rebates Rewards Programme.
- 2. Terms and conditions for the FRANK Cash Rebates Rewards Programme apply.
- 3. The FRANK Credit Card S\$50 Worth of Public Transport Rides Promotion is only valid for new principal card holders below 30 years of age in the year 2016 who have applied for the FRANK Credit Card through the form linked through the website or promotional communications during the promotion period. Limited to the 1st 1,000 customers who sign-up before 30 September 2016.
- 4. Customers who sign up for the FRANK Credit Card from 26 August 2016 to 30 September 2016 need to
 - i. spend S\$200 in retail transactions and
 - ii. have 1 NETS FlashPay Auto Top-Up transaction on top of the S\$200 in retail transactions, by the end of the next calendar month from the date of card issuance to be eligible to receive S\$50.25 cash rebate credited to the approved FRANK Credit Card account.
- 5. The FRANK Credit Card annual fee is \$\$80.00 (including 7% GST). The effective interest rate is 25.92% per annum and is subject to compounding if the monthly interest charges are not repaid in full. Minimum charge is \$\$2.50 per month and is calculated on a daily basis on the outstanding balance and all new purchases charged to your card account from the date of purchase(s).
- 6. Please visit frankbyocbc.com for the full terms and conditions.