

Terms & Conditions for the FRANK Credit Card 10% Mobile Payment Promotion (“Promotion”)

Promotion Period

1. The promotion period is from 1 November 2017 to 31 January 2018 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

Eligibility

2. The Promotion is open to all individuals who meet all of the following conditions (collectively “Eligible Cardmembers” and each an “Eligible Cardmember”): -
 - a) the relevant individual is an existing FRANK Credit Cardmember;
 - b) the relevant individual’s FRANK Credit Card account(s) is in good standing with OCBC during the Promotion Period; and
 - c) the relevant individual must have charged and posted at least S\$400 on Eligible Spend (as defined below) to his/her FRANK Credit Card in a calendar month during the Promotion Period. Eligible Spend refers to non-online retail spend, but excludes all transactions made via mail/telephone order and top-ups to prepaid accounts (including without limitation NETS FlashPay Top-ups, EZ-Link Top-ups and Transit Link related transactions), IPP (original & instalment), Paylite IPP (original & instalment), Cash Advance, Balance Transfers, Annual Card fees, Cash-On-Instalment (original & instalment), and other fees and bank charges. OCBC Bank reserves the right to determine the type of transactions which qualify as Eligible Spend under the Promotion.

Promotion

3. If all the criteria stated in Clause 2 are met to the absolute satisfaction of OCBC, the Eligible Cardmember will be entitled to receive **10% rebate** on the Singapore dollar spend on his/her **in-store Mobile Payment Transactions** (“Eligible Transactions”) posted in Singapore dollars every month during the Promotion Period.
4. Eligible Transactions refer to Apple Pay, Android Pay and Samsung Pay transactions that are made at point-of-sale devices by tapping the mobile devices against such reader.
5. Under the Terms and Conditions for FRANK Cash Rebates Rewards Programme, a flat 0.3% rebate would be awarded on the Eligible Transactions, regardless of whether the criteria stated in Clause 2 above are met.
6. Hence, where the Eligible Cardmember fulfils all the criteria stated in Clause 2 above, the total rebate an Eligible Cardmember can earn is 10.3%, and it is made up of:
 - a) 10% rebate awarded under this Promotion; and
 - b) 0.3% rebate awarded pursuant to the Terms and Conditions for FRANK Cash Rebates Rewards Programme.
7. This Promotion excludes Eligible transactions made online, via mobile apps, telephone or mail order.
8. In calculating each Eligible Cardmember’s total spending on the Eligible Transactions, any amount spent on the supplementary card(s) will be added together.
9. The rebate awarded under this Promotion will be consolidated with the rebate amount earned under The FRANK Cash Rebates Rewards Programme and is subject to the **S\$60 rebate cap** in accordance with the Terms and Conditions for the FRANK Cash Rebates Rewards Programme. Rebate is credited to Eligible Cardmember’s account as a single amount by the end of the following calendar month. For the avoidance of doubt, this Promotion shall cease upon the expiration of the Promotion Period.
10. These terms and conditions shall be read in conjunction with the Terms and Conditions for the FRANK Cash Rebates Rewards Programme. For the Terms and Conditions for The FRANK Cash Rebates Rewards Programme, click [here](#).
11. You cannot transfer or exchange the rebate for cash, credit or other benefits.

Miscellaneous

12. OCBC's decision on all matters relating to Promotion will be final. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to Promotion, these terms and conditions will apply.
13. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
14. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
15. OCBC has the right to change any terms and conditions without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
16. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions does not have the right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.