

**TERMS AND CONDITIONS GOVERNING THE FRANK EDUCATION LOAN SIGN UP GIFT PROMOTION (“PROMOTION”)**

1. This Promotion is only applicable to the first 200 applicants who successfully sign up for FRANK Education Loan from 1 August 2015 to 30 September 2015, both dates inclusive (‘Promotion Period’).
2. Each successful applicant (if there is more than one applicant, the successful applicant must be the main applicant) (the “Eligible Applicant”) of the loan will receive an in-ear headphone worth S\$108 from Audio-Technica Sonic Fuel Series, model ATH-CKX7 (‘Gift’). The Gift available is in white color only.
3. Each Eligible Applicant will receive a redemption letter mailed to his/her mailing address stated in the application form, within 2 calendar months upon their loan approval or such other dates as may be determined by OCBC Bank in its absolute discretion. With the redemption letter, successful eligible applicant can redeem at the following outlets:

**Song Brothers Marketing**

**Sim Lim Square**

1 Rochor Canal Road, #01-59, Singapore 188504

**Funan Digitalife Mall**

109 North Bridge Road

#02-43/43, Singapore 179097

**Soundwaves Studio Pte Ltd**

**Bedok Mall**

311 New Upper Changi Road, #B1-58, Singapore 467360

4. Notwithstanding anything to the contrary, an Eligible Applicant is only entitled to receive a one-time in-ear headphone from Audio-Technica ATH-CKX7 if his/hers FRANK Education loan application is approved by OCBC Bank before 1 January 2016.
5. Any Gift that is lost, misplaced or damaged is strictly non-replaceable.
6. The Gift is not exchangeable for cash or other reward items from OCBC Bank.

**General Terms and Conditions:**

7. The decision of OCBC Bank on all matters relating to the promotion is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the promotion, these terms and conditions shall prevail.

8. OCBC Bank reserves the right to terminate or suspend the promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice.
9. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the Gift. Notwithstanding anything herein, OCBC Bank shall not be responsible or held liable for any defect or malfunction in the Gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Gift by any person.
10. These terms and conditions shall be governed by the laws of Singapore and the participants in the promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
11. A person who is not a party to the 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.