

Terms & Conditions Governing OCBC 12-month & 24-month 0% Interest Instalment Payment Plan on purchases from Apple ("OCBC IPP Offer")

1. You may apply for this OCBC IPP Offer, subject to the following conditions and Clause 4 below:
 - (a) The application is made by a principal or supplementary cardmember of FRANK Credit Card issued by OCBC Bank and whose card account is in good standing as determined by OCBC Bank. OCBC Bank is entitled in good faith to deem that all applications it receives are made by the relevant principal or supplementary cardmember, whether the application is submitted by the relevant cardmember or any third party, and in the case any application is submitted by a third party, OCBC Bank is entitled to rely in good faith that such third party had submitted the application with the relevant cardmember's authorisation and consent);
 - (b) the transaction must have been charged to your principal card, or a supplementary Frank Credit Card that are issued in connection with your principal card;
 - (c) the transaction amount to be converted into the OCBC IPP Offer must not be less than the amount to be determined by OCBC Bank from time to time; and
 - (d) you and/or your supplementary cardmember(s) must not be in breach of any of the terms of the OCBC Cardmembers Agreement and any other applicable OCBC terms and conditions.
2. Upon approval of your application for this OCBC IPP Offer, you shall pay the instalment over the period of the relevant tenor applied for.
3. OCBC IPP Offer is only applicable for transactions made with Apple via Apple Telesales. For the avoidance of doubt, OCBC Bank has the absolute discretion to determine what constitutes a transaction made with Apple via Apple Telesales.
4. To qualify for this OCBC IPP Offer, the minimum purchase amount of S\$500 for 12 months instalment and S\$1000 for 24 months instalment, unless otherwise agreed to by OCBC Bank, will be based on the aggregate of the goods and/or services in each order as determined by OCBC Bank from time to time.
5. OCBC Bank is entitled to contact you (whether via the contact details provided in any application form received by OCBC Bank or such other contact details as you have provided to us) if we require further information from you.
6. OCBC Bank reserves the right to reject or approve an application for this OCBC IPP Offer at its sole discretion without assigning any reason.
7. Notwithstanding anything to the contrary, OCBC Bank may at its discretion and without notice to you debit the whole balance of all outstanding amount owing by you to OCBC Bank under your card account(s) at any time, in which case such balance will be immediately become due and payable by you.
8. In the event you voluntarily terminate your Frank Credit Card account, change the tenor of your purchase under this OCBC IPP Offer, terminate your OCBC IPP Offer or make early repayment of amounts owing under this OCBC IPP Offer, a non-refundable administrative fee of S\$150 will be levied on you.
9. OCBC Bank is entitled to charge to and debit from your OCBC card account(s) whatever amount that is owing by you to OCBC Bank in relation to the OCBC IPP Offer notwithstanding the non-delivery or non-performance of or any defect in the goods and/or services purchased or any complaint, claim or dispute which you may have with Apple.

10. You acknowledge that your information and personal data may be transferred by OCBC Bank and Apple: (a) to third parties; and/or (b) between themselves. You therefore expressly and irrevocably permit and authorise OCBC Bank and Apple to disclose, reveal and divulge your information and personal data to: (a) any third parties; and/or (b) between themselves,

for whatsoever purposes (including without limitation for OCBC Bank to provide the OCBC IPP Offer and/or client servicing to you or for the purposes of OCBC Bank and Apple notifying each other should any complaint is made by you)).

Without prejudice to the foregoing, you further give OCBC Bank and Apple, permission to collect (including by way of recorded voice calls), use and disclose your information and personal data for purposes required by OCBC Bank and Apple to enable them to provide their products and services.

11. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of any product/service. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or deficient of inferior service, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the use of any product/service by any person.

12. OCBC Bank may vary, amend or modify any one or more provisions in these terms and conditions at any time without giving you notice. You shall be bound by such amendments if you do not terminate the use of the Card.

13. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these terms and conditions.

14. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of the Republic of Singapore.