

TERMS AND CONDITIONS FOR THE FRANK UBER PROMOTION

Terms & Conditions for the FRANK Uber Promotion (“Promotion”) 2016

Promotion Period

1. The promotion period is from 7 October 2016 to 6 December 2016 (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 must have successfully submitted an application for a FRANK Credit Card (“Eligible Card”) within the Promotion Period;
 - b) the Eligible Card application submitted under 2(a) above must have been approved by OCBC within the Promotion Period;
 - c) the relevant individual must have activated his/her FRANK Credit Card within the Promotion Period;
 - d) the relevant individual must be below 30 years of age in the year 2016;
 - e) the relevant individual must have not cancelled any FRANK Credit Card within the last 6 months prior to the commencement of the Promotion Period; and
 - f) the Eligible Card must have been applied at Branches / FRANK Stores or through the form linked through the website or promotional communications during the Promotion Period. For avoidance of doubt, applications submitted through other channels will not be eligible for this Promotion.
 - g) the relevant individual must have successfully registered himself/herself with OCBC via SMS and such registration must comply with the requirements as set out in these terms and conditions.

Participation

3. To register for this Promotion, Eligible Cardmembers must, during the Promotion Period, follow the below steps:

Step 1:

Activate your FRANK Credit Card at ocbc.com/activate

Step 2:

SMS to 76062 in the following format to receive a successful registration SMS reply:

FRANK<space>NRIC or Passport<space> Last 4 digits of card number

Example: FRANK S1111888A 5678

Step 3:

Each successful and verified registrant will receive a SMS reply on the successful registration made. SMS Reservation is on a “first-come, first-served” and “while stocks last” basis. By way of you sending in your SMS to us under the Promotion, you agree to register for and accept the Terms and Conditions of this Promotion (including those terms and conditions stated herein).

The Gift

4. Each Eligible Cardmember is only entitled to redeem a maximum of 2 rides (capped at S\$15 per ride) (the “Gift”) under the terms of the Promotion. The eligibility of any cardmember to receive the Gift shall be determined at the absolute discretion of OCBC Bank. Any amount in excess of the cap stated above shall be borne solely by the relevant Eligible Cardmember.
5. The process for redeeming the Gift by an Eligible Cardmember is as follows:
 - a) You key in your unique promo code in the Uber app.

- b) You select your FRANK Credit Card as the main Credit Card for payment.
 - c) **The Gift is only valid on Uber Cars including uberX, uberXL, uberExec and uberExeclarge.**
 - d) **The Gift is valid for use till 8 January 2017. Limited to 1st 900 Eligible Cardmembers.**
6. The FRANK Credit Card annual fee is S\$80.00 (including 7% GST). The effective interest rate is 25.92% per annum and is subject to compounding if the monthly charges are not repaid in full. Minimum charge is S\$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).
7. Please visit frankbyocbc.com for the full terms and conditions.

General

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. Further, OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, cancel and/or invalidate any voucher awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, cancellation or invalidation.
9. OCBC shall not be responsible for the quality, merchantability or fitness for any aspect of the Gift. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any Gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any Gift by any person. Gift is not exchangeable for cash, kind or other goods and services. Merchant's terms and conditions apply.
10. All participants in this Promotion irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person including but not limited to the parties involved in organising, promotion and conducting this promotion) as OCBC Bank deems fit.
11. Customers who are eligible for this Promotion will not be eligible for other FRANK credit card sign-up promotions.
12. OCBC Bank's decisions on all matter relating to this Promotion shall be final, conclusive and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
13. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotion material relating to this Promotion, these terms and conditions shall prevail.
14. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion will irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.