

TERMS AND CONDITIONS GOVERNING THE FRANK TUITION FEE LOAN EARLY BIRD PROMOTION (“PROMOTION”)

1. This Promotion is only applicable to the first 500 applicants who successfully sign up for FRANK Tuition Fee Loan bundled with a FRANK Debit Card (“Eligible Applicants”) from 15 May 2015 to 30 June 2015, both dates inclusive (“Promotion Period”).
2. Each successful Eligible Applicant will receive a one-time S\$20 Starbucks card which will be mailed to such Eligible Applicant’s address stated in his/her application form for the FRANK Tuition Fee Loan within 2 months after the end of the Promotion Period.
3. Notwithstanding anything to the contrary, an Eligible Applicant is only entitled to receive a one-time S\$20 Starbucks card if his/hers FRANK tuition fee loan application is approved by the applicable Institution before 1 July 2015.

General Terms and Conditions:

4. 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.
5. 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.
6. 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.
7. 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.