

SECTION D – DECLARATION AND AGREEMENT

TERMS AND CONDITIONS FOR THE FRANK CASH REBATES REWARDS PROGRAMME

1. The FRANK Cash Rebates Rewards Programme is a unique programme for "FRANK by OCBC" Credit Cardmembers. It allows you to earn 6% cash rebates on your online transactions and 0.5% cash rebates on all other spends.
2. The 6% cash rebates on your online transactions are only awarded if you have a minimum of \$500 total retail and online transactions posted to the FRANK Credit Card ("Card") in a calendar month.
3. Retail transactions are purchases for goods and services and excludes transactions made via point of sale, telephone, mail order, over the counter transactions, recurring payments for utility bills, donations, payments using online banking or any other transactions determined by OCBC. Annual card fees, Cashwise Facility, Instalment Payment Plan, income tax, interest, late payment charges, goods and services taxes, Cash Advances, Balance Transfers and other fees and charges will not be taken into account in the award and computation of cash rebates.
4. Online transactions are retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction type through the Visa/MasterCard Worldwide networks.
5. The 6% cash rebate for online transactions that FRANK Credit Cardmembers will receive is capped at S\$60 based on the posted transactions in a calendar month for each Principal Cardmember. The cash rebate earned by both Principal and Supplementary Credit Cardmembers will be aggregated and credited to the Principal Cardmember's Credit Card account and reflected in the next month's billing statement.
6. You will enjoy 0.5% cash rebate for or in respect of the following transaction and situations:
 - a. for all retail transactions;
 - b. in respect of all online transactions made after you have earned the maximum cash rebate of \$60; and
 - c. for all online transactions if you do not meet the minimum spend of \$500 to enjoy the 6% cash rebates for online transactions.
7. Cash rebates are computed based on 2 decimal places per transaction with any rounding up.
8. If a Principal Cardmember's Card Account is terminated for any reason (whether by OCBC or the Principal Cardmember), both Principal and Supplementary Cardmembers will forthwith be disqualified from participating in the Cash Rebates Rewards Programme and any accumulated rebates shall be automatically forfeited; such rebates shall not be transferable to any other card account.
9. If a Supplementary Card is terminated for any reason, the Principal Cardmember will still be eligible to participate in the Cash Rebates Rewards Programme.
10. Retail transactions charged to the Card but have yet to be posted to the Card Account will not be taken into account in the computation of cash rebates to be awarded.
11. Cash rebates awarded by OCBC in respect of the reversed retail purchases will be deducted from the cash rebates computed for the following month spend. Any cash rebates deducted due to reversed transactions will be reflected in the Billing Statement of the following month.
12. We may retract, deduct and/or re-compute any cash rebates awarded if you fail to effect due payment for the Card Transactions or the Card Account is terminated by you or OCBC for any reason.
13. Any cash rebates awarded will be reflected in the Billing Statement provided on a monthly basis. The cash rebates will automatically be applied to pay part of the billed amount for that month. We reserve the right to replace the cash rebates with another item or kind of reward as we may determine without giving any reason or notice at any time and from time to time.
14. 1. We reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any cash 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.
15. We may, at our sole discretion and without giving any reason or notice, suspend the Card at any time.
16. The award and crediting of cash rebates to your Card Account will be entirely at our discretion and we shall not be liable or responsible for any loss or damage suffered or incurred by you arising from or in connection with the cash rebates and/or the Card. Our decision on all matters relating to or in connection with the Card (including the cash rebates rewards programme) shall be final and binding on you.
17. In the event of any inconsistency between these Terms & Conditions and any brochure, marketing or promotional material relating to the Card, these Terms & Conditions shall prevail.
18. We have the right to end this programme or change any terms and conditions (including but not limited to the cash rebates and eligibility criteria) without giving any reason or notice at any time and from time to time.
19. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out promotions and/or this programme as we see fit).
20. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.

Postage will be paid by addressee. For posting in Singapore only.

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED
FRANK CREDIT CARDS
ROBINSON ROAD P.O. BOX 1386
SINGAPORE 902736

HAVE YOU:

- ✓ Signed the application form?
- ✓ Filled in ALL fields in the application form?
- ✓ Attached ALL the relevant documents?

FRANK SUPPLEMENTARY CARD APPLICATION FORM



LET YOUR LOVED ONES
LIVE IT UP TOO.



FRANK
BY OCBC

SECTION C – MY 2nd SUPPLEMENTARY CARD APPLICANT'S DETAILS

Card Design Fee applies and will be reflected in your FRANK Credit Card bill.

C					(e.g. CCMOV0001)
C					
C					
C					

- Name as in NRIC/Passport (underlinesurname)

- Ms ☐ Mdm ☐

Card Design Fee	\$50-\$550, depending on card design. Card design fee applies for card design change. Please visit RANKYO.CBC.com for card design D and fees.
Annual Fee	\$532.10 (first year waived for Principal and Supplementary Cards). A minimum of \$56,000 annual Visa spend is required for subsequent annual fee waiver.
Card Replacement Fee	\$530 plus card design fee
Minimum Monthly Payment	3% of total balance or \$50, whichever is higher plus any overdue amount and excess in credit limit.
Late Payment Fee	\$560 if minimum payment specified in the billing statement is not received by the payment due date.
Interest Charges	24.96% p.a. subject to compounding if you don't pay the monthly interest charges in full (minimum charge of \$52.50).
Cash Advance Fee	6% of the amount withdrawn (minimum \$815)
Interest Charges for Cash Advance	28.92% p.a. of the amount withdrawn subject to compounding if you don't pay the monthly interest charges in full (minimum charge of \$52.50).
NET's FlashPay Top-up Fee	\$550 (top-up value) \$50.15 per automatic top-up (waived till 30 June 2013)

OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

[illegible]

Relationship with Principal Cardmember: _____

If there is more than one applicant, any reference to 'I', 'my' or 'me' in this application refers to all applicants. Any liabilities or obligations arising in connection with this application will be joint and several between or among the applicants.

By signing this application,

- I represent and warrant that all the information I've given in this application is true and complete. I will let you know immediately if the information changes.

attachment, sequestration, distress or execution has been made over any of my assets, and no legal proceedings have

- I confirm that any funds and assets I place with you and any profits that they generate, will comply with the tax laws of the countries where I live or of which I am citizen or of which I am otherwise subject to.

credit). I agree that you do not have to tell me if you do this.

my accounts you consider appropriate to any person or party, who may use the information for any purpose. This includes providing information to reward program partners and credit bureaus or any other party set up to collect and

☐ I agree that you do not have to return any of the documents provided (and which you now own) disclose the information to any member to assess how likely it is that I will be able to repay, or for any other purpose.

TERMS AND CONDITIONS FOR THE FRANK BY OCBC CREDIT CARD

- I understand that I am applying for the FRANK by OCBC Credit Card and

- I agree to and accept, and will use the card in accordance with the Terms & Conditions of the OCB Cardmembers Agreement,

- I agree to receive and accept electronic statements for the credit card in accordance with the OCBC Terms and Conditions Governing Electronic Statements.

available for viewing at <http://www.ocbc.com/personal-banking/cards/cardmembers-agreement.html> and I agree

- I understand that only the principal applicant of the credit card will have phone and internet banking access to the card make to these from time to time.

	C	C	C	(e.g. CCMOV0001)
My FRANK Credit Card Design ID	C	C	C	

when I give you from time to time, to tell me about any promotions related to your magazine so you to accept and act on all communications or instructions you receive from me by electronics mail or SMS in connection with

- I agree that you are not responsible for any claims, liabilities or issues with the printed card design, including any third party claims.

- I accept that you may terminate, discontinue or withdraw any card design at any time without notice.
- I agree to pay you the fee for any card design I've selected whether for a new or a replacement card. I agree that the

card design fee paid by me will not be refunded nor be used to pay for a similar or different card design selected by me when I replace my card for any reason

- I accept that you may change card designs in less than time to time and you do not have to refund or return any difference to me between what I paid and the new fee.

- I accept that if I have not selected or clearly indicated a card design that I want, you may select an image for me without notifying me.

TERMS AND CONDITIONS FOR NETS FLASHPAY

I acknowledge that the card comes with a NETS FlashPay stored value facility held and operated by Network for Electronic

I (ransfers (Singapore) Pte Ltd. I give you my permission to share information about me or my account as you consider appropriate to NETS or other persons as may be necessary for the usage of the stored value facility.

ATU facility will automatically top-up the card value when there is an insufficient value on my card when making payment by applying for this card, I have agreed to the NEIS FlashPay Auto Top up (ATU) facility. The NEIS FlashPay

Up amount to the Credit, when the top-up is performed at a later date. The automatic top-up value is set at \$50 and may not be changed.

I agree to, and will use the card according to, the terms of "NETS' Terms and Conditions Governing the Use of NETS' FlashPay" and "NETS' Terms and Conditions Governing the Use of the NETS' ATU Facility for the Bank Scheme Card" (available at www.nets.com.sg).

www.netsflashpay.com.sg

Please sign as you would for all future transactions.

Principal Cardmember's	1st Supplementary Card Applicant's	2nd Supplementary Card Applicant's
Signature & Date	Signature & Date	Signature & Date

Source Code:

See overleaf for the Terms and Conditions for the FRANK Cash Rebates Rewards Programme