

## **Terms and Conditions Governing the FRANK Credit Card New Sign-up Promotion 2019 (the "Promotion")**

### **Promotion Period**

1. The Promotion Period shall be from 1 April 2019 to 31 May 2019 (both dates inclusive), or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

### **Eligibility**

2. The Promotion is open to applicants who meet all the following conditions (collectively "Eligible Cardmembers" and each an "Eligible Cardmember"):-
  - a) the relevant individual must have successfully applied for a FRANK Credit Card ("Eligible Card") within the Promotion Period;
  - b) the Eligible Card applications submitted under 2(a) above must have been approved by OCBC within the Promotion Period;
  - c) the relevant individual must not be holding on to any OCBC principal credit cards at point of card approval by OCBC;
  - d) the relevant individual must not have cancelled any OCBC principal credit card within the last 6 months prior to the commencement of the Promotion Period; and
  - e) Applications must be submitted through <https://bit.ly/2Hzb9oX> or <https://bit.ly/2IAXhMa>. Other promotion channels will not be eligible for this Promotion.

### **S\$50 Cash Rebate**

3. If all the criteria stated in Clause 2 are met to the absolute satisfaction of OCBC, the relevant Eligible Cardmember will be entitled to receive a S\$50 cash rebate no later than 2 months after the date the Eligible Card was approved pursuant to the terms and conditions set out herein. The S\$50 cash rebate will be credited into the approved Eligible Card account of the Eligible Customer within the following timeframe:
  - a. Cards approved in the month of April 2019 – by 31 May 2019.
  - b. Cards approved in the month of May 2019 – by 30 June 2019.

### **Exclusive room stay at M Social Singapore**

4. Eligible Cardmembers who spend a minimum of S\$400 of Qualifying Spend (as defined in Clause 5 below) on their approved Eligible Card by the end of the next month following their card approval date will also receive an exclusive room stay at M Social Singapore - Alcove Cosy Room, inclusive of 1 free breakfast.  
A letter of redemption will be sent by the Bank to the Eligible Cardmembers at the mailing address as per Bank's record within 2 months from the end of the Promotion Period.
5. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases), but excludes transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM, payments through or on any other payment network or payments of any and all other bank fees and charges). For the avoidance of doubt, OCBC has the absolute discretion to determine whether or not a transaction is considered a "retail transaction". The Qualifying Spend can be aggregated between

Principal and Supplementary Cardmembers of the Eligible Card and is only valid for transactions posted within the time frame set out in Clause 4 above.

**General**

6. OCBC Bank reserves the right to terminate this Promotion or vary, add or delete any of these terms and conditions without notice, including without limitation, the eligibility of any eligible customer and the dates of this Promotion.
7. OCBC Bank's decision on all matters relating to this Promotion will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
8. These terms and conditions shall be governed by laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any 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.