

## **Terms and Conditions Governing the FRANK Credit Card S\$20 Cashback Promotion (the "Promotion")**

### **Promotion Period**

1. This Promotion is from 15 May 2019 to 14 June 2019 or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

### **Eligibility**

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
  - a. You are an existing FRANK Credit Card member who has received a SMS invitation ("Invitation") to participate in the Promotion;
  - b. Subject to Clause 5 below, you have spent a minimum of S\$200 during the Promotion Period on your FRANK Credit Card in accordance with the terms and conditions of the Promotion. The transactions can be face to face or online purchases, and includes Supplementary Card spend; and
  - c. Your FRANK Credit Card account must be in good standing with OCBC during the Promotion Period.

### **Gift**

3. The total cashback awarded under this Promotion is capped at S\$20 and is on top of S\$60 cap you can enjoy under the FRANK Cash Rebates Rewards Programme.
4. The S\$20 cashback will be credited to Principal's Cardmember's FRANK Credit Card by the end of the next month after expiry of the Promotion Period.

For example, if we send the promotional SMS on 15 May 2019, the promotion period is from 15 May 2019 to 14 June 2019 and the S\$20 cashback will be credited by 31 July 2019.

5. 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 or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion. OCBC reserves the right in its absolute discretion to determine the type of eligible transaction which qualify under this Promotion. If OCBC decides that any transaction does not qualify under this Promotion, the cashback may not be awarded.

### **General**

6. OCBC has the right to end or withdraw the Promotion without giving you notice.
7. 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. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you. The decision of OCBC on all matters relating to this Promotion shall be final and binding.
9. These terms and conditions shall be governed by the laws of Singapore and the participants shall irrevocably submit to the non-exclusive jurisdiction of the Singapore courts. 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.