



## Terms and Conditions Governing the FRANK Credit Card New Sign-up Promotion – Oct to Dec 2019 (“Promotion”)

### Promotion Period

1. The Promotion shall be held from **4 October 2019 to 23 December 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 a principal cardholder of any OCBC credit cards at the point of card approval by OCBC;
  - d. the relevant individual must not have cancelled any OCBC credit card (where such individual was the principal cardholder) within the last 6 months prior to the commencement of the Promotion; and
  - e. Applications must be submitted online through either of the following links at <https://bit.ly/2Hzb9oX> or <https://bit.ly/30aQMnY>. Applications made via other channels will not entitle the applicant to qualify for this Promotion.

### \$50 Cashback for new OCBC Credit Card Eligible Customers

3. If all the criteria stated in Clause 2 is met to the absolute satisfaction of OCBC, the relevant Eligible Cardmember will be entitled to receive a S\$50 cash rebate (the “Rebate”)
4. The Rebate will be credited into the Eligible Card account of the Eligible Cardmember within the following timeframe:
  - a. Cards approved in the month of October 2019 – by 30 November 2019
  - b. Cards approved in the month of November 2019 – by 31 December 2019
  - c. Cards approved in the month of December 2019 – by 31 January 2020
5. Each Eligible Customer is only entitled to receive a maximum of one Cashback under this Promotion.
6. Applicants who had cancelled any existing OCBC Credit Card within the 6 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.
7. OCBC reserves the right to disqualify any person from receiving the Rebate and in the event the Rebate has already been awarded, to reclaim or withdraw the Rebate from such person via various means, including but not limited to, debiting the value of the Rebate from such person’s card account. OCBC reserves the right to correct any errors in its award of any Rebate to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC should any person be disqualified from receiving any Rebate or should the Rebate be forfeited, reclaimed or withdrawn.



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

8. Eligible Cardmembers who spend a minimum of S\$400 of Qualifying Spend (as defined in Clause 10 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 (the "Gift").
9. A letter of redemption will be sent by OCBC to the Eligible Cardmember's mailing address (as per OCBC's records) within 2 months from the end of the Promotion Period.
10. "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 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 8 above.
11. If any transaction that was applied towards the calculation of the Qualifying Spend is subsequently cancelled or reversed, OCBC reserves the right to debit the full value of the Gift from the card account that it was credited into.

### **General**

12. OCBC 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.
13. OCBC shall not be responsible for the quality, merchantability or the fitness for purpose of any aspect of any product/service. Notwithstanding anything herein, OCBC shall not at any time be responsible or be held liable for any defect or malfunction in any product or deficient service, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any product/service by any person.
14. OCBC'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.
15. These terms and conditions shall be governed by the 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.