

Terms & Conditions for the FRANK new Sign-up Promotion (“Promotion”)

Promotion Period

1. The promotion period is from 1 November 2017 to 31 January 2018 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

Eligibility

2. The Promotion is open to all individuals who meet all of the following conditions (collectively “Eligible Cardmembers” and each an “Eligible Cardmember”): -
 - a) the relevant individual must have successfully submitted an application for a principal FRANK Credit Card (“Eligible Card”) within the Promotion Period;
 - b) the Eligible Card application submitted under 2(a) above must have been approved by OCBC within the Promotion Period;
 - c) the relevant individual must be below 30 years of age in the year at the point of FRANK Credit Card approval;
 - d) the relevant individual must not have cancelled any FRANK Credit Card within the last 6 months prior to the commencement of the Promotion Period; and
 - e) the relevant individual must be among the **first 400 Eligible Cardmembers** to have made a first Visa spend on his/her FRANK Credit Card within one month of card approval date.
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**, credited to the approved FRANK Credit Card account within the next three months of card approval.
4. An Eligible Cardmember is only entitled to receive one reward for the application, sign up and/or approval of the Eligible Card, notwithstanding that there may be several concurrent campaigns or promotions during or on or about the Promotion Period. For the avoidance of doubt, OCBC has the absolute discretion to decide which reward you will be entitled to receive.

General

5. OCBC Bank reserves the right to suspend, withdraw or terminate the Promotion at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the Promotion, including without limitation, any error in computing and chances, any breakdown or malfunctions in any computer systems or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
6. The decision of OCBC Bank on all matters relating to the Promotion and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion. Subject to and without prejudice to the generality of the foregoing, OCBC Bank’s record of the entries, allocated chances and/or any decision made in connection with the Promotion shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
7. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
8. OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit, including without limitation, the eligibility of any customer, the bases and methods of identification of Eligible Cardmembers and any dates in connection with the Promotion.

9. OCBC Bank shall not be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters or arising from these terms and conditions, the Promotion or the reward. Further, OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, cancel and/or invalidate any rebate awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, cancellation or invalidation.
10. All customer contact details provided pursuant to the Promotion may be used by OCBC Bank in its sole discretion for future marketing related programs.
11. The FRANK Credit Card annual fee is S\$80.00 (including 7% GST). The effective interest rate is 25.92% per annum and is subject to compounding if the monthly charges are not repaid in full. Minimum charge is S\$2.50 per month and is calculated on a daily basis on the outstanding balance and all new purchases charged to your card account from the date of purchase(s).
12. Please visit frankbyocbc.com/cc for the full terms and conditions.
13. All participants: (a) expressly and irrevocably permit OCBC Bank to contact them regarding the Promotion and (b) irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge their information and particulars (including without limitation personal data) to any person including but not limited to the parties involved in organising, promoting and conducting the Promotion as OCBC Bank deems fit.
14. 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 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.