

TERMS AND CONDITIONS GOVERNING THE FRANK TUITION FEE LOAN EARLY BIRD PROMOTION

1. Promotions A and B are only applicable to the first 500 customers (in aggregate) who sign up for either promotions.
2. Eligible customers will only be determined by the first 500 customers (in aggregate) who signs up for a FRANK Tuition Fee Loan.

Promotion A:

3. Promotion A is only applicable to customers ("**Eligible Promotion A Customers**") who successfully sign up for FRANK Tuition Fee Loan from 7 April 2014 till 30 June 2014, both dates inclusive, and FRANK Account and FRANK Debit Card from 8 March 2014 till 30 June 2014, both dates inclusive.
4. The FRANK Tuition Fee Loan application must be approved between 7 April 2014 and 31 July 2014, and the FRANK Account and FRANK Debit Card application must be approved between 8 March 2014 and 31 July 2014.
5. Once all the product applications have been approved by OCBC Bank, the Eligible Promotion A Customers are entitled to receive **a S\$40 cash reward**.
6. All cash rewards shall be credited into the relevant Eligible Promotion A Customer's OCBC Account by 31 August 2014.

Promotion B:

7. Promotion B is only applicable to customers ("**Eligible Promotion B Customers**") who have an existing FRANK/OCBC Deposit Account, and successfully sign up for FRANK Tuition Fee Loan from 7 April 2014 till 30 June 2014, both dates inclusive.
8. The FRANK Tuition Fee Loan application must be approved between 7 April 2014 and 31 July 2014 to qualify for this Promotion B.
9. Once the FRANK Tuition Fee Loan application has been approved by OCBC Bank, the Eligible Promotion B Customers are entitled to receive **a S\$20 cash reward**.
10. All cash rewards shall be credited into the relevant Eligible Promotion B Customer's OCBC Account by 31 August 2014.

General Terms and Conditions:

11. All eligible customers are required to have an OCBC account for the crediting of cash rewards. Eligible customers without an OCBC account will not be eligible for the cash rewards.

12. The decision of OCBC Bank on all matters relating to Promotion A and B (collectively, the **"Promotions"**) is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the Promotions, these terms and conditions shall prevail.
13. OCBC Bank reserves the right to terminate or suspend the Promotions and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice.
14. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
15. A person who is not a party to the 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.