

**Terms and Conditions for the FRANK Debit Card Promotion 2019
(the "Promotion")**

1. General Terms and Conditions

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

2. Eligibility

2.1 This promotion is applicable to all individuals who meet all of the following conditions (collectively "Eligible Cardmembers" and each an "Eligible Cardmember"):-

- a. the relevant individual is a new FRANK Debit Cardmember who has successfully signed up for a FRANK Debit Card during the Promotion Period;
- b. the relevant individual's FRANK Debit Card account(s) is in good standing with OCBC during the Promotion Period;
- c. the relevant individual must be below 30 years of age at the point of his/her FRANK Debit card approval; and
- d. the relevant individual must have made a minimum spend of S\$400 on retail transactions ("Minimum Spend") on his/her FRANK Debit Card by the end of the calendar month in which his FRANK Debit Card was approved.

2.2 For the avoidance of doubt, annual card fees, Cash-on-Instalment, Instalment Payment Plan, interest, late payment charges, tax payments, Cash Advances, Balance Transfers, PayLite, OCBC Internet Banking payments, bill payments made via any AXS network and other fees and charges will not be taken into account in determining what the Minimum Spend is.

2.3 In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a retail transaction.

3. Cash Rebate

Cash Rebate				
If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC Bank in the months of May, June, July and August 2019 , the relevant Eligible Cardmember will be entitled to receive the following cash rebate:				
	May	June	July	August
Minimum spend on FRANK Debit Card	S\$400	S\$400	S\$400	S\$400
Bonus Cash Rebate on total retail	0.7%	0.8%	0.9%	1%

spend on FRANK Debit Card spend				
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If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC Bank in the months of **June, July and August 2019**, the relevant Eligible Cardmember will be entitled to receive the following cash rebate:

	June	July	August
Minimum spend on FRANK Debit Card	S\$400	S\$400	S\$400
Bonus Cash Rebate on total retail spend on FRANK Debit Card spend	0.7%	0.8%	0.9%

If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC Bank in the months of **July and August 2019**, the relevant Eligible Cardmember will be entitled to receive the following cash rebate:

	July	August
Minimum spend on FRANK Debit Card	S\$400	S\$400
Bonus Cash Rebate on total retail spend on FRANK Debit Card spend	0.7%	0.8%

If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC Bank in the month of **August 2019**, the relevant Eligible Cardmember will be entitled to receive the following cash rebate:

	August
Minimum spend on FRANK Debit Card	S\$400
Bonus Cash Rebate on total retail spend on FRANK Debit Card spend	0.7%

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- 3.1 The Cash Rebate will be credited to the relevant Eligible Cardmember's FRANK Debit Card Account by the next calendar month from the FRANK Debit Card approval date, pursuant to the terms and conditions set out herein.
 - 3.2 The Cash Rebate is limited to the first 5000 eligible customers per month.

4. Additional Terms and Conditions

- 4.1 OCBC Bank has the right to end or withdraw the Promotion without prior notice.
- 4.2 The eligibility of each customer to receive the Cash Rebate shall be determined at the absolute discretion of OCBC Bank.
- 4.3 OCBC Bank reserves the right to claw back the Cash Rebate if the eligible customer closes his Eligible FRANK Debit Card any time from the date it was opened and up to the date falling 6 months from the end of the Promotion Period.
- 4.4 The Cash Rebate is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Rebate with any item of similar value. OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice.
- 4.5 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of the Cash Rebate. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any reward, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any reward by any person.
- 4.6 The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
- 4.7 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 participant of this promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.