

**Terms & Conditions for the FRANK Credit Card
Overseas Spend 10% Rebate Promotion (“Promotion”)**

Promotion Period

1. The promotion period is from 15 November 2019 to 31 December 2019 (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. To qualify (“Qualified Cardmembers”):
 - a) you must hold an OCBC FRANK Credit Card;
 - b) be amongst the first 500 OCBC FRANK Credit Card holders to register for the Promotion via Short Message Service (“SMS”) by sending an SMS to 76062 with the following message: “**FRANKFX**<space> Last 6 digits of your FRANK Credit Card” (for example: “FRANKFX 123456”) during the Promotion Period; and
 - c) charge the Qualifying Spend (as defined below) on your OCBC FRANK Credit Card during the Promotion Period.
3. “Qualifying Spend” refers to transactions of at least S\$500 in foreign currency:
 - a) that are either **face-to-face** or **online transactions**;
 - b) that are posted on the Qualified Cardmember’s statement of account within the Promotion Period; and
 - c) but excludes transactions relating to payment of insurance premiums, transit top-ups, BUS/MRT, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, payments through AXS, SAM or any other payment networks and all other bank fees and charges.
4. For the avoidance of doubt, OCBC has the absolute discretion to determine whether a transaction is considered a “Qualifying Spend”. Any refunded transactions will be deducted from the relevant billed amount taken into account for the computation of the Qualifying Spend.

Promotion Mechanics

5. A Qualified Cardmember shall, subject to the terms and conditions of this Promotion, be entitled to a 10% rebate on the Qualifying Spend (the “Rebate”) (capped at S\$50). The Rebate will be credited to the Qualified Cardmember’s OCBC FRANK Credit Card by **31 January 2020**.

General

6. If a cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Rebate, OCBC reserves the right to (i) forfeit, withdraw or withhold the Rebate at any time or (ii) (where the Rebate has been awarded and/or utilised) reclaim the Rebate or request the cardmember to repay to or compensate OCBC for the Rebate at any time. Such cardmember will not be entitled to any payment or compensation from OCBC should any Rebate be forfeited, withdrawn, withheld or if any Rebate is reclaimed by OCBC or if he/she is asked to repay to or compensate OCBC the Rebate for whatsoever reasons.
7. OCBC reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any Qualified Cardmember and the dates of the Promotion. OCBC’s

decision on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.

8. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.
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 courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.