

## Terms and Conditions for the FRANK Credit/Debit Card X Tiong Bahru Card Promotion (the "Promotion")

### 1. Promotion Period

1.1 The promotion period shall be from 1 February 2019 to 30 April 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 Credit/Debit Cardmember who has successfully signed up for a FRANK Credit/Debit Card ("Eligible Card") under this promotion by 30 April 2019;
- b. the relevant individual must be below 30 years of age in the year at the point of his/her Eligible Card approval; and

2.1 There will be three qualifying periods as set out below:

- (i) Period 1: 1 February to 28 February 2019
- (ii) Period 2: 1 March to 31 March 2019
- (iii) Period 3: 1 April to 30 April 2019

### 3. Additional Terms and Conditions

3.1 The Reward for applying the Eligible Card will be sent accordingly to customer's mailing address based on the following schedule:

- (iv) Eligible Cards applied from 1 February to 28 February 2019 – by 31 March 2019
- Eligible Cards applied from 1 March to 31 March 2019– by 30 April 2019
- Eligible Cards applied from 1 April to 30 April 2019– by 31 May 2019

3.2 Each customer who participates in this Promotion is only entitled to receive one Reward.

3.3 The eligibility of each customer to receive the Reward shall be determined at the absolute discretion of OCBC Bank.

3.4 OCBC Bank reserves the right to claw back the Reward if the eligible customer cancels his/her Eligible Card during or within 6 months from the end of the Promotion Period.

3.5 The Reward is not transferrable or exchangeable for cash, kind or other goods and services.

3.6 OCBC shall not be responsible for the quality, merchantability or fitness for any aspect of the offer and product/service. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any offer and product/service, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any offer and product/service by any person.

3.7 OCBC's decision on all matters relating to privileges or terms and conditions will be final and binding on all participants.

3.8 OCBC Bank reserves the right to replace the Reward with any item of similar value. OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants.

3.9 The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

- 3.9.1 For further enquiry on the benefits of the Tiong Bahru Card please refer to <https://www.tiongbahrucard.com/>
- 3.10 Merchant's terms and conditions apply. Please contact merchant directly for details.