



Terms & Conditions for the FRANK Debit Card Foreign Currency Cashback Promotion (“Promotion”)

Promotion Period

1. The promotion period is from 15 July 2019 to 31 October 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. 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 is an existing FRANK Debit Cardmember who has received a short messaging service invitation and/or electronic direct mailer invitation (each an “Invitation”) to participate in the Promotion;
 - b) the relevant individual’s FRANK Debit Card account(s) is in good standing with OCBC during the Promotion Period; and
 - c) you are an existing FRANK Debit Cardmember who has successfully register for the Promotion via SMS during the Promotion Period as per below format:
SMS FRKDC <space> Last 6 digits of card number to 72377
Example: FRKDC 123456

Eligible Foreign Currency Spend (“Foreign Currency Spend”)

3. Eligible Spend has to be charged in foreign currency on transactions that are made both outside Singapore and online within the Promotion Period:
 - a) it has to be on **face-to-face** and **online** transactions; and
 - b) it must be posted on the Eligible Cardmember statement of account within the Promotion Period. The spending can be aggregated between the Principal and Supplementary Cardmembers.

In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as an “Foreign Currency Spend”.

Cashback

4. Eligible Cardmembers will receive a waiver on the foreign exchange fee imposed on all foreign currency spend posted in the Promotion Period on their FRANK Credit Card(s). The waiver will be in the form of a cashback equivalent to the foreign exchange fee charged (up to 3.25%).
5. In calculating each Eligible Cardmember’s total Foreign Currency Spending, any amount spent on the supplementary card(s) will be added together.
6. Bank charges, finance and late charges do not qualify for the Promotion.
7. The relevant cashback amount will be credited into the Eligible Cardmember’s Account linked to the FRANK Debit Card(s) within 1 month from the end of the Campaign Period.

Miscellaneous

8. OCBC’s decision on all matters relating to Promotion will be final. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to Promotion, these terms and conditions will apply.
9. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any cashbacks/rewards awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
10. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.

11. OCBC has the right to change any terms and conditions without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
12. 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 does not have the right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.