



Terms & Conditions Governing the FRANK White Sands Roadshow Sign Up Promotion (the "Promotion")

Promotion Period

- The promotion period shall run from 30 August 2023 to 05 September 2023, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

Eligibility

- You will qualify for the Promotion ("Eligible Cardmember") if:
 - you have applied for the (FRANK VISA Debit) Card (the "Card") during the Promotion via
 - FRANK White Sands Roadshow, during the Promotion Period;
 - Your Card account is active and in good standing with OCBC Bank during the Promotion Period;
 - You are a new FRANK Debit Cardmember who (i) currently does not hold an existing FRANK Debit Card and (ii) has not held FRANK Debit Card in the previous six (6) months, and has successfully signed up for a FRANK Debit Card during the Promotion Period, where such application was made online through a QR code at the FRANK White Sands Roadshow.

Promotion Mechanics

- Eligible Customers who meet the conditions specified herein will be entitled to receive a \$10 gift voucher (the "Gift"), subject to these terms and conditions.
- The Promotion is limited to the first 500 Eligible Customers at the FRANK White Sands Roadshow who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.
- Eligible Customers are entitled to a maximum of 1 Gift.
- OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.



Gift

- Eligible Customers whose Card application is submitted shall qualify to receive the Gift immediately.
- The Gift must be collected immediately upon submission of card application and no late collection will be entertained, where applicable.
- The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
- The Gift is strictly not exchangeable for cash.
- OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

General

- The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
- OCBC Bank 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 customer and the dates of the Promotion.
- OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
- OCBC Bank's decisions on all matters relating to the 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 the Promotion, these terms and conditions shall prevail.
- OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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