



Terms & Conditions Governing the FRANK Credit Card 2020 Zalora Partnership Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 1 September 2020 Singapore Time (SGT) 00:00 to 31 October 2020 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. You will be eligible for the Promotion (“Eligible Cardmember”) if
 - a. You are an existing FRANK Credit Cardmember who have received a SMS invitation (“Invitation”) to participate in the Promotion;
 - b. Subject to Clause 5 below, you have spent a minimum of S\$80 in a single check-out during the Promotion Period on your FRANK Credit Card in accordance with the terms and conditions of the Promotion. The transaction must be performed on Zalora.sg or Zalora App with a pre-determined voucher code as set out in Clause 5; and
 - c. Your FRANK Credit Card account must be in good standing with OCBC during the Promotion Period

Definitions

3. “Qualifying Spend” refers to any online retail transaction via www.zalora.sg and the ZALORA App.
4. For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.

Promotion Mechanics

5. The first 500 Eligible Cardmembers who input the voucher code “FRANKOCBC30OFF” (the “**Promo Code**”) and spends a minimum of S\$80 of Qualifying Spend in a single check-out during the Promotion Period on their FRANK Credit Card in accordance with the terms and conditions of the Promotion (the “Minimum Qualifying Spend”) will receive a **30% discount upon check out (the “Discount”)** on their total Qualifying Spend, capped at S\$30, subject to these terms and conditions.
6. The Promotion is limited to the first 500 Eligible Cardmembers who meet the terms and conditions of this Promotion during the Promotion Period only. For the avoidance of doubt, in the event that any person entitled to the Discount is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Discount to another cardmember.
7. The maximum discount an Eligible Cardmember can earn under this Promotion is S\$30.
8. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Discount will not be applied.



9. The Discount will be applied instantly upon checking out on Zalora.sg or via ZALORA App if the Eligible Cardmember meets the terms and conditions of this Promotion. Subject to these terms and conditions, the Discount can only be enjoyed once per Eligible Cardmembers on their first eligible check-out (min. S\$80 spend).
10. The Promotion is not applicable for the following:
 - a. Items sold by sellers as set out at www.zalora.sg/faq-sellers/; and
 - b. certain excluded brands as set out at www.zalora.sg/faq-non-sale/.
11. The Promotion shall not apply in conjunction with any other privileges or promotions, unless otherwise stated. The Terms of Service set out at www.zalora.sg/terms-of-service/ shall apply to all uses of the Promo Code. Zalora reserves the right to amend these terms and conditions or to cancel the Promo Code at any time.

General

12. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Discount shall be determined at the absolute discretion of OCBC Bank.
13. 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 cardholder and the dates of the Promotion.
14. 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.
15. 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.
16. 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.
17. 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 (Cap 53B) to enforce any of these terms and conditions.

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