

Terms & Conditions Governing the FRANK Credit Card Sign Up Promotion (the "Promotion")

Promotion Period

1. The promotion period shall run from 8 September 2021 Singapore Time (SGT) 00:00 to 31 October 2021 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. This Promotion is applicable to individuals who meet all the following conditions ("Eligible Cardmember"):
 - a. you are a new FRANK Credit Cardmember who has successfully applied for a FRANK Credit Card during the Promotion Period, where such application was made online through the relevant application link in https://www.frankbyocbc.com/campaign/mpls2-2021;
 - b. you receive an SMS within two months after approval of your FRANK Credit Card application to key in your MLBB GAME ID and MLBB SERVER ID into an e-Form to be specified by OCBC Bank. Only the first 300 successful applicants of a FRANK Credit Card (as referred to in clause 2a above) will receive such SMS;
 - c. your FRANK Credit Card account ("Account") is active and in good standing at the time of crediting of the Rewards (as defined below); and
 - d. you did not close the Account within the Promotion Period.

Promotion Mechanics

- 3. Eligible Cardmembers who apply for the FRANK Credit Card from 8 September 2021 to 14 October 2021 and fulfil all of the criteria in Clause 2 above (the "Successful Cardmembers") will receive **500 Mobile Legends: Bang Bang Diamonds** (the "Rewards").
- 4. Eligible Cardmembers who apply for the FRANK Credit Card from 15 October 2021 to 31 October 2021 and fulfil the criteria in Clause 2 set out in these terms and conditions will receive **1000 Mobile Legends: Bang Bang Diamonds** (the "Rewards").
- 5. Subject to the fulfilment of the requirements set out in these terms and conditions to the absolute satisfaction of OCBC Bank, the Rewards will be credited into each Successful Cardmember's Game ID Account by Moonton.
- 6. The Rewards will be credited by 31 Dec 2021.
- 7. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
- 8. An Eligible Cardmember is only entitled to receive a maximum of **1000 Mobile Legends: Bang Bang Diamonds** under the Promotion, depending on when they applied for the FRANK Credit Card.



General

- 9. The eligibility of any individual to participate in the Promotion or to receive the Rewards shall be determined at the absolute discretion of OCBC Bank.
- 10. OCBC Bank shall not be required to credit any Rewards to an Eligible Cardmember in connection with these Terms and Conditions, if:
 - a. the Eligible Cardmember's Mobile Legends: Bang Bang Account is for any reason terminated and/or suspended during the period from 8 September 2021 to 31 December 2021 (both dates inclusive); and/or
 - b. the information provided to us in the e-Form referred to in Clause 2b above differs from the Eligible Cardmember's information in the Bank's records.
- 11. OCBC Bank shall, at OCBC Bank's sole discretion and without prior notice to the Eligible Cardmember, be entitled to invalidate the Rewards which have been credited if OCBC Bank, at any time suspects that any fraud in relation to, and/or misuse of, such Rewards (or any part thereof) has occurred.
- 12. OCBC Bank shall be entitled to invalidate the Rewards which have been issued to an Eligible Cardmember (or any part thereof) if such Rewards have, in OCBC's sole opinion, been wrongfully credited to any person for any reason whatsoever.
- 13. The Rewards are not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services. No requests for extensions or replacements whatsoever will be entertained.
- 14. By participating in the Promotion, participants agree and acknowledge that all personal data submitted may be collected, processed, stored, disclosed or otherwise used by OCBC Bank solely for the purposes of conducting and administering the Promotion.
- 15.
- 16. 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.
- 17. 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.
- 18. 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.



- 19. OCBC Bank and Moonton 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, or arising from or in connection with any failure or delay in the crediting of the Rewards (or any part thereof) to you or any person.
- 20. 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.

Version Date: 06 September 2021