



Terms & Conditions Governing the FRANK Credit Card New-to-OCBC Online Acquisition Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 23 November 2021 Singapore Time (SGT) 00:00 to 31 December 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. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are a New OCBC Principal Cardmember who has applied for the FRANK Credit Card (the “Card”), and whose Card application is approved, during the Promotion Period;
 - b. your application for the Card was made via any of the following application channels:
 - i. FRANKbyocbc.com;
 - ii. OCBC.com;
 - iii. Mobile Banking Application; OR
 - iv. OCBC Internet Banking; and
 - c. your FRANK Credit Card account (“Account”) is active and in good standing at time of crediting the Cashback (defined below).

Definitions

3. A “New OCBC Principal Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card as the principal cardholder, and (ii) has not held an OCBC Credit Card as the principal cardholder in the previous twelve (12) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion.
4. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Cards as a principal cardholder are eligible to participate in the Promotion.
5. “Qualifying Spend”:
 - a. refers to any retail transaction (including face to face or online purchases);
 - b. does not include payments or transactions relating to annual card fees, Cash-On-Instalments, Instalment Payment Plan, PayLite, tax payments, interest, late payment charges, cash advances, balance transfers, bill payments made via Internet Banking, Shopee Pay, AXS or SAM network, and other fees and charges;
 - c. shall be determined by its posted date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion; and
 - d. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by



OCBC in Clause 2(a) of the Terms and Conditions governing FRANK Credit Card, the latest version of which can be found [here](#).

For the avoidance of doubt, a merchant's merchant category code ("MCC") is not assigned by OCBC Bank. A merchant's registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any customer relating to the categorisation of a merchant's MCC.

OCBC Bank has absolute discretion to determine whether a transaction is considered a "Qualifying Spend".

Promotion Mechanics

6. The first 200 Eligible Cardmembers, determined by Card approval date, to make 1 Qualifying Spend by the end of the next month following Card approval and meet the conditions set out in these terms and conditions (the "Minimum Qualifying Spend") will receive **S\$50 cashback** ("Cashback") (the "Qualifying Cardmembers").

To illustrate:

Cards approved from	Eligible Period for Qualifying Spend
23 to 30 November 2021	By 31 December 2021
1 to 31 December 2021	By 31 January 2022

7. For avoidance of doubt, spend accumulated by a supplementary cardholder can be attributed to the Account of the principal cardholder in the calculation of Qualifying Spend.
8. Subject to the fulfilment of the requirements set out in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Qualifying Cardmember's Account.
9. Each Qualifying Cardmember is only entitled to receive the Cashback once under the Promotion.
10. In the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another customer.
11. The Cashback will be credited based on the following schedule:
 - a. Cards approved from 23 to 30 Nov 2021 – by 31 Jan 2022
 - b. Cards approved from 1 to 31 Dec 2021 – by 28 Feb 2022
12. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
13. The Cashback awarded under the Promotion is in addition to the maximum S\$75 monthly cashback you can enjoy under the Terms and Conditions governing FRANK Credit Card (with effect from 1 Apr 2021).
14. Refunded transactions will be deducted from the relevant monthly billed amount for the computation of Qualifying Spend.

15. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
16. OCBC Bank reserves the right to claw-back and deduct from the Qualifying Cardmember's Card the equivalent value of the Cashback if the Qualifying Cardmember closes his/her Account during, or within twelve (12) months from the end of, the Promotion Period. Further, if any Qualifying Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback 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 Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

17. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Cashback shall be determined at the absolute discretion of OCBC Bank.
18. 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.
19. 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.
20. 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.
21. 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.
22. 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: 22 November 2021



Terms & Conditions Governing the FRANK Credit Card Existing-to-OCBC Online Acquisition Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 23 November 2021 Singapore Time (SGT) 00:00 to 31 December 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. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. You are a new Principal Frank Credit Cardmember (as defined below);
 - b. Your application for the Frank Credit Card (the “Card”) is approved during the Promotion Period;
 - c. your application for the Card was made via any of the following application channels:
 - i. FRANKbyocbc.com;
 - ii. OCBC.com;
 - iii. Mobile Banking Application; OR
 - iv. OCBC Internet Banking; and
 - d. your FRANK Credit Card account (“Account”) is active and in good standing at the time of crediting the Cashback.

Definitions

3. A “new Principal FRANK Credit Cardmember” refers to any person who currently does not hold any Card as a principal cardholder. For the avoidance of doubt, existing Supplementary OCBC Credit Card cardholders who do not hold any Principal Cards are eligible to participate in the Promotion.
4. “Qualifying Spend”:
 - a. refers to any retail transaction (including face to face or online purchases);
 - b. does not include payments or transactions relating to annual card fees, Cash-On-Instalments, Instalment Payment Plan, PayLite, tax payments, interest, late payment charges, cash advances, balance transfers, bill payments made via Internet Banking, Shopee Pay, AXS or SAM network, and other fees and charges;
 - c. shall be determined by its posted date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion; and
 - d. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC in Clause 2(a) of the Terms and Conditions governing FRANK Credit Card, the latest version of which can be found [here](#).

For the avoidance of doubt, a merchant’s merchant category code (“MCC”) is not assigned by OCBC Bank. A merchant’s registered MCC may not always correspond with its nature of



business, and OCBC Bank shall not be liable in any way whatsoever to any customer relating to the categorisation of a merchant's MCC

OCBC Bank has absolute discretion to determine whether a transaction is considered a "Qualifying Spend".

Promotion Mechanics

5. The first 400 Eligible Cardmembers, determined by Card approval date, to make 1 Qualifying Spend by the end of the next month following Card approval and meet the conditions set out in these terms and conditions (the "Minimum Qualifying Spend") will receive **S\$30 cashback** ("Cashback") (the "Qualifying Cardmembers").

To illustrate:

Cards approved from	Months to accumulate Minimum Qualifying Spend
23 to 30 November 2021	November 2021 December 2021
1 to 31 December 2021	December 2021 January 2022

6. For avoidance of doubt, spend accumulated by a supplementary cardholder can be attributed to the Account of the principal cardholder in the calculation of Qualifying Spend.
7. Subject to the fulfilment of the requirements set out in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Qualifying Cardmember's Account.
8. Each Qualifying Cardmember is only entitled to receive the Cashback once under the Promotion.
9. In the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another customer.
10. The Cashback will be credited based on the following schedule:
 - a. Cards approved from 23 to 30 Nov 2021 – by 31 Jan 2022
 - b. Cards approved from 1 to 31 Dec 2021 – by 28 Feb 2022
11. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
12. The Cashback awarded under the Promotion is in addition to the maximum S\$75 monthly cashback you can enjoy under the Terms and Conditions governing FRANK Credit Card (with effect from 1 Apr 2021).
13. Refunded transactions will be deducted from the relevant monthly billed amount for the computation of Qualifying Spend.
14. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any

Cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

15. OCBC Bank reserves the right to claw-back and deduct from the Qualifying Cardmember's Card the equivalent value of the Cashback if the Qualifying Cardmember closes his/her Account during, or within twelve (12) months from the end of, the Promotion Period. Further, if any Qualifying Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback 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 Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

16. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Cashback shall be determined at the absolute discretion of OCBC Bank.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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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