



Terms & Conditions Governing the FRANK Debit Card Insurance Payment Promotion (the “Promotion”)

Promotion Period

The promotion period shall run from 1 March 2022 Singapore Time (SGT) 00:00 to 30 April 2022 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 Debit Cardmember;
 - b. you are among the first 1,500 FRANK Debit Cardmembers to successfully register for the Promotion via an online form available at <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=FRANKDCINS> specifying the last 8-digits of your FRANK Debit Card number and registered Singapore mobile number with OCBC in the calendar month that you first received a non-transferrable invitation to apply for a FRANK Debit Card from us;
 - c. you have spent a minimum of S\$160 Qualifying Spend (defined below) each calendar month for 2 consecutive calendar months (the “Minimum Spend Requirement”), starting from the calendar month of registration during the Promotion Period on your FRANK Debit Card in accordance with the terms and conditions of the Promotion;
 - d. your Qualifying Spends stated in clause 2c are recurring bill payments;
 - e. you did not make any recurring Qualifying Spend in the period of 6 months prior to your registration for the Promotion; and
 - f. your FRANK Debit Card account (“Account”) is active and in good standing at the time of crediting the Cashback (defined below).

Definitions

3. “Qualifying Spend”:
 - a. refers to insurance payments incurred under Visa Merchant Category Code 6300; and
 - b. 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.

Promotion Mechanics

4. Eligible Cardmembers will receive 1% cashback on Qualifying Spends, capped at S\$20 (“Cashback”), subject to these terms and conditions.
5. For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Cashback to another cardmember.



6. 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 Qualifying Spend and these terms and conditions are not met, the Cashback will not be awarded.
7. Subject to the fulfilment of these terms and conditions to the absolute satisfaction of OCBC, the Cashback will be credited into the Eligible Cardmember's account.

To illustrate an example:

Month	Months to accumulate Min Spend Requirement	Cashback credited by
March 2022	March 2022 April 2022	31 May 2022
April 2022	April 2022 May 2022	30 June 2022

8. The Promotion shall not apply in conjunction with any other privileges or promotions, unless otherwise stated.
9. Refunded transactions will be deducted from the relevant monthly billed amount for the computation of Qualifying Spend and Cashback.
10. If the requirements set out in these terms and conditions are not fulfilled, OCBC Bank reserves the right not to credit the Cashback into (or if the Cashback has been credited, to debit the value of the Cashback from) any account(s) of the Eligible Cardmember.
11. 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.
12. OCBC Bank reserves the right to claw-back and deduct from the Eligible Cardmember's FRANK Credit Card the equivalent value of the Cashback if the Eligible Cardmember closes his/her FRANK Credit Card account during, or within twelve (12) months from the end of, the Promotion Period. Further, if any Eligible 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

13. 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.



14. 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 cardmember and the dates of the Promotion.
15. 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.
16. 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.
17. 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.
18. 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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