



Terms & Conditions Governing the FRANK X MPL SG S4 Spin the Wheel Promotion (the “Promotion”)

Promotion Period

1. The Promotion runs from 7 October 2022 till 9 October 2022 (both dates inclusive), or till all Prizes (as defined below) have been won, whichever is earlier, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (“**Promotion Period**”).

Eligibility

2. You will qualify for the Promotion (“**Eligible Cardmember**”) if:
 - a. 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 twelve (12) months, and has successfully signed up for a FRANK Debit Card during the Promotion Period, where such application was made online through the relevant application link in <https://www.frankbyocbc.com/campaign/mpls4-2022>. Applicants who had cancelled existing FRANK Debit 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; and
 - b. your FRANK Debit Card account (“**Account**”) is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

Spin The Wheel Mechanics

3. Eligible Cardmembers will be given one spin (“**Spin**”) for a chance to win one of the following prizes (“**Prizes**”), while stocks last:
 - Mobile Legends Bang Bang Lightborn Skin (“**Skin**”);
 - OSIM uThrone S Transformer Edition Gaming Chair (“**Chair**”); or
 - S\$5 cash credit (“**Cash Credit**”)
4. Each Eligible Cardmember will only be entitled to one Spin. No additional Spin will be allowed if the Eligible Customer’s Spin arrow lands on a Prize that has been fully redeemed.
5. Eligible Cardmembers who win the Skin will receive a redemption code to redeem the Skin. Redemption of the Skin to be made by 31 October 2022.
6. Eligible Cardmembers who win the Chair will have to complete the e-form at <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=frankGMC> to enable OCBC Bank to deliver the Chair to the Eligible Cardmember.
7. Eligible Cardmembers who win the Cash Credit will have to complete the e-form at <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=frankxCC> to enable OCBC Bank to credit the Cash Credit to the Eligible Cardmember’s Account. The Cash Credit will be credited by 31 Dec 2022.



8. The Prizes are strictly not refundable and cannot be replaced if lost, damaged or expired. The Prizes are strictly not exchangeable for cash.
9. OCBC Bank reserves the right to substitute or replace any Prize with an item of similar value at its sole discretion without notice to any person.
10. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Prize, OCBC Bank reserves the right to (i) forfeit or withdraw the Prize at any time; or (ii) (where the Prize has been redeemed) claw-back the Prize or request the relevant customer to repay to or compensate OCBC Bank the value of the Prize at any time, and OCBC Bank shall have the right to debit the value of the Prize 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 Prize be forfeited or withdrawn, if any Prize is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Prize for whatsoever reasons.

General

11. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Prize shall be determined at the absolute discretion of OCBC Bank.
12. 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.
13. 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.
14. 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.
15. 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, or any codes not being successfully redeemed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind or fulfilment failure of any kind by its partners
16. 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.



17. 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.

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