



Terms & Conditions Governing the FRANK Christmas Maker Market 2021 Promotion (the “Promotion”)

Promotion Period

This FRANK Christmas Maker Market 2021 (the “**Promotion**”) shall run from 22 November 2021 to 12 December 2021 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

By participating in this Promotion you agree to be bound by these terms.

Eligibility

1. You can participate in the Promotion (“Eligible Cardmember”) if:
 - a. you are a OCBC Principle Cardmember; and
 - b. your OCBC Card account (“Account”) is active and in good standing at time of crediting the Cashback (defined below).

Definitions

2. An “OCBC Principal Cardmember” refers to any person who (i) holds an existing OCBC Credit or Debit Card (“Card”) as the principal cardholder.

Promotions Mechanics

3. **Daily Release Promotion Codes**
 - a. There will be daily release of limited promotional codes on the FRANK Christmas Maker Market 2021 (“Website”) with monetary value ranging S\$1 – S\$50. Visitors to the Website can earn such promotional codes by participating in the “Spin the Wheel” and “Word Search” games on the Website during the Promotion.
 - b. The promotional code may be used by Eligible Cardmembers to enjoy discounts off any purchase at the Website if the promotional code is entered at the online checkout page, and payment is made with a Card
4. For avoidance of doubt, all promotional codes collected on the Website are stackable.
5. Additionally, all Eligible Cardmembers will be entitled to a 30% discount off the retail price for purchase of curated workshop made on the Promotion site as long as they purchase the workshop using a Card.

General

6. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the promotional codes shall be determined at the absolute discretion of OCBC Bank.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.