



**Terms and Conditions for the FRANK Debit Card Promotion (S\$10 Cash Rebate)
(the "Promotion")**

Promotion Period

1. The promotion period shall be from 1 October 2018 to 31 December 2018 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period")

Eligibility

2. This promotion is applicable to all individuals who meet all of the following conditions (collectively "Eligible Cardmembers" and each an "Eligible Cardmember"):-
 - a. the relevant individual is a new FRANK Debit Cardmember who has successfully signed up for a FRANK Debit Card under this promotion by 31 December 2018;
 - b. the relevant individual's FRANK Debit Card account(s) is in good standing with OCBC during the Promotion Period;
 - c. the relevant individual must be below 30 years of age in the year at the point of his/her FRANK Debit card approval; and
 - d. the relevant individual must have made a minimum spend of S\$100 on his/her FRANK Debit Card by the end of the next calendar month from the card approval date.
3. Purchases made via Tax Payment, and other fees and charges are excluded from the calculation of the minimum charge for this Promotion.
4. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a retail transaction.

Rebate

5. If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC, the relevant Eligible Cardmember will be entitled to receive a S\$10 rebate ("Rebate"), credited into his/her FRANK Debit Card account by 30 days after the next calendar month from card approval date, pursuant to the terms and conditions set out herein.
6. The rebate cannot be transferred or exchanged for cash, credit or other benefits.
7. OCBC has the right to end or withdraw the Promotion without notice.

Miscellaneous

8. OCBC's decision on all matters relating to the Promotion will be final and binding. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will apply.
9. OCBC will not be responsible or held liable for any loss to or expenses an Eligible Cardmember or any person may incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.

10. OCBC has the right to change any terms and conditions without notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
11. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.