



Terms and Conditions Governing the FRANK Credit Card Year End Promotion 2018 (the “Promotion”)

Promotion Period

1. The Promotion Period is defined as from 1 September to 31 December 2018 (both dates inclusive) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

Eligibility

2. The Promotion is open to all individuals who meet the following conditions (collectively “Eligible Cardmembers” and each an “Eligible Cardmember”): -
 - a. you are a new FRANK Credit Cardmember whose FRANK Credit Card is approved during the Promotion Period; or
 - b. you are an existing FRANK Credit Cardmember whose FRANK Credit Card is approved before the Promotion Period, and are among the first 15,000 cardmembers who successfully register for the Promotion via SMS during the Promotion Period.
SMS FRKCC <space> NRIC <space> Name to 72377 For example: FRKCC S1234567A Mary Ong.

The Rebate

3. During the Promotion Period, the Eligible Cardmembers will earn these cash rebates:
 - a) additional 6% cash rebates on in-store mobile transactions in Singapore via Apple Pay, Google Pay or Samsung Pay (“Mobile Payment Transactions”) within Promotion Period; and
 - b) earn the following existing cash rebate governed by the Terms and Conditions for the FRANK Cash Rebates Rewards Programme with a **lower minimum of S\$300** worth of Visa in store transactions on the Card in a calendar month (the “Minimum Spend Requirement”):
 - i. 6% cash rebates on Online Purchases
 - ii. 5% cash rebates on Cafes, Cinemas, Bars & Entertainment (Fridays to Sundays)
 - iii. 3% cash rebates on Cafes, Cinemas, Bars & Entertainment (Mondays to Thursdays)
 - iv. 3% cash rebates on first two NETS Flashpay Auto Top-ups (ATU)
 - v. 0.3% cash rebates on all other spend
4. Transactions that are accorded cash rebates for in-store mobile transactions will not earn cash rebates on other categories. For example: Transactions made in Starbucks using mobile payment modes will be accorded up to 6% rebates only.

Card Account Open Date	Cashback (1 September to 31 December 2018)	Minimum Spend Requirement
New FRANK Credit Cardmembers whose cards are approved between 1 September to 31 December 2018 And First 15,000 existing FRANK Credit Cardmembers who successfully SMS in to register	<ul style="list-style-type: none"> • 6% cash rebates on Mobile Payment Transactions ^{NEW} • 6% cash rebates on Online Purchases • 5% cash rebates on Cafes, Cinemas, Bars & Entertainment (Fridays to Sundays) • 3% cash rebates on Cafes, Cinemas, Bars & Entertainment (Mondays to Thursdays) • 3% cash rebates on first two NETS Flashpay Auto Top-ups (ATU) • 0.3% cash rebates on all other spend 	<ul style="list-style-type: none"> • S\$300 in store transactions (instead of S\$400 in store transactions)



5. "Minimum Spend Requirement" refers to in store transactions that are made with the card physically present including in-store mobile payment transactions made via Apple Pay, Google Pay or Samsung Pay. Transactions made online, via mail/telephone order and top-ups to prepaid accounts (including without limitation NETS FlashPay Top-ups, EZ-Link Top-ups and Transit Link related transactions) are not counted as in store retail transactions.
6. Rebates earned by both Principal and Supplementary Credit Cardmembers will be aggregated and credited to the Principal Cardmember's Credit Card account and reflected in the next month's billing statement.
7. The aggregate amount of rebates that the Eligible Cardmember is entitled to receive under this Promotion and the FRANK Cash Rebates Rewards Programme is capped at S\$60 each month.

General

8. This Promotion is not valid with other offers or promotions, unless otherwise stated.
9. OCBC Bank reserves the right to terminate this Promotion or vary, add or delete any of these terms and conditions without notice, including without limitation, the eligibility of any eligible customer and the dates of this Promotion.
10. OCBC Bank's decision on all matters relating to this Promotion will be final and binding on all participants. 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.
11. These terms and conditions shall be governed by laws of Singapore and the participants in this Promotion irrevocably submit 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.