

## **Terms and Conditions for the #FRANKTravels Promotion (the "Promotion")**

### **1. Promotion Period**

1.1 The Promotion shall be held from 1 October 2019 to 31 January 2020 (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").

### **2. Eligibility**

2.1 This promotion is applicable to all individuals who meet all of the following conditions (collectively "Eligible Customers" and each an "Eligible Customer"):-

- a. (1) the relevant individual is a new FRANK Debit Cardmember who has successfully signed up for a FRANK Account with FRANK Debit Card during the Promotion Period;  
OR  
(2) the relevant individual is an existing FRANK Debit Cardmember
- b. the relevant individual's FRANK Debit Card account(s) is in good standing with OCBC during the Promotion Period; and
- c. the relevant individual must be below 30 years of age in the year during the Promotion Period.

### **3. Promotion Mechanics**

3.1 The top 2 Eligible Customers in each Qualifying Period (as set out in clause 4.1 below) who perform the most number of Eligible Transactions (collectively the "Winners" and each a "Winner") will be entitled to a Reward (as defined in clause 4.1 below). An "Eligible Transaction":

- a. must be a transaction of at least S\$2, made on the Eligible Customer's FRANK Debit Card;
- b. must be posted on the Eligible Customer's statement account within the Promotion Period; and
- c. excludes AXS Payments, Cash withdrawal, Cash advance, Funds transfer, spend incurred on or in connection with any stored value and prepaid products, and any Foreign Currency Transaction Fee that is imposed by OCBC and/or the Visa association, or any such other similar payments as determined by OCBC from time to time.

3.2 In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as an Eligible Transaction.

#### 4. Promotion Reward Details

4.1 The Winners of the respective qualifying periods will each be entitled to a pair of return Cathay Pacific flights (the “Reward”), as follows:

Qualifying Period	Dates*	Prizes (Economy Class Fare)
1	<b>1 October to 31 October 2019</b>	<b>Return flight tickets to Bangkok x 2 pairs</b>
2	<b>1 November to 30 November 2019</b>	<b>Return flight tickets to Seoul x 2 pairs</b>
3	<b>1 December to 31 December 2019</b>	<b>Return flight tickets to Tokyo x 2 pairs</b>
4	<b>1 January to 31 January 2020</b>	<b>Return flight tickets to Taipei x 2 pairs</b>

\*Dates listed are inclusive of both start & end day, where “Day” refers to period commencing from 00:00hrs and ending at 23:59hrs on the same day in SGT.

5. Winners will be notified and given redemption codes via SMS by the end of the following month from each qualifying period (i.e. the Winners for the qualifying period of 1 – 31 October 2019 will be notified by 30 November 2019).

5.1 Redemption of a Reward in one Qualifying Period does not disqualify an Eligible Customer from being eligible to win another Reward in any other Qualifying Period.

5.2 Cathay Pacific tickets are valid for redemption from 1 November 2019 – 31 March 2020.

5.3 Tickets are valid for outbound travel from 1 November 2019 – 30 June 2020.

5.4 Tickets are not valid for outbound travel during blackout periods of 16-23 January 2020, 27-29 January 2020 and 8-10 April 2020.

5.5 Tickets are valid on all Cathay Pacific and Cathay Dragon flights.

5.6 Tickets exclude all relevant taxes and surcharges.

5.7 Tickets, once issued, are strictly non-refundable, non-transferable, non-re-routable, and cannot be extended beyond the validity date. Additional costs involved in changing the personal particulars or period of travel for the air tickets will be borne by the Winner.

5.8 Cathay Pacific terms and conditions apply.

#### 6. Additional S\$10 Cash Credit for new FRANK customers (“Additional Promotion”)

6.1 This Additional Promotion is only applicable to new FRANK by OCBC Account holders who do not have any existing FRANK Account with OCBC within the period of 6 months prior to the Promotion (i.e. 1 April 2019 to 30 September 2019).

6.2 To qualify for this Additional Promotion, customers must fulfil the following criteria below to receive the corresponding cash credit (“Cash Credit”):

Qualifying Criteria	Cash Credit
---------------------	-------------

<p>Submit an application to open a FRANK Account (“Eligible Account”) via</p> <p>(1) Myinfo at <a href="https://openaccount.ocbc.com/U1">https://openaccount.ocbc.com/U1</a> OR</p> <p>(2) At any FRANK Stores (<a href="https://www.frankbyocbc.com/stores">https://www.frankbyocbc.com/stores</a>)</p> <p>during the Promotion Period.</p> <p>The Eligible Account must also be approved and opened during the Promotion Period.</p>	<p>S\$10</p>
--	--------------

4.3 There will be four qualifying periods as set out below:

- (i) Period 1: 1 October to 31 October 2019
- (ii) Period 2: 1 November to 30 November 2019
- (iii) Period 3: 1 December to 31 December 2019
- (iv) Period 4: January to 31 January 2020

6.3 Only the first 200 qualifying customers in each of the aforementioned periods will be eligible for the Cash Credit. This means an aggregate of 800 qualifying customers are eligible for the Cash Credit throughout the entire Promotion Period.

6.4 The Cash Credit will be credited accordingly into the eligible FRANK Account based on the following schedule:

- Accounts opened from 1 October to 31 October 2019 – by 30 November 2019
- Accounts opened from 1 November to 30 November 2019 – by 31 December 2019
- Accounts opened from 1 December to 31 December 2019 – by 31 January 2020
- Accounts opened from 1 January to 31 January 2019 – by 29 February 2020

5.5 Each customer who participates in this Promotion is only entitled to receive one Cash Credit (i.e. a maximum of S\$10) throughout the entire Promotion Period.

## 7. Additional Terms and Conditions

7.1 OCBC Bank has the right to end or withdraw the Promotion and/or the Additional Promotion without prior notice.

7.2 The eligibility of any customer to receive a Reward and/or Cash Credit shall be determined at the absolute discretion of OCBC Bank.

7.3 OCBC Bank reserves the right to claw back the Reward and Cash Credit if the eligible customer closes/cancels his eligible FRANK Account and FRANK Debit Card at any time from the date it was opened and up to the date falling 6 months from the end of the Promotion Period.

7.4 The Reward and Cash Credit are not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Reward or Cash Credit with any item of similar value.

7.5 OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice.

- 7.6 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of any Reward or Cash Credit. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any Reward or Cash Credit, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any Reward or Cash Credit by any person.
- 7.7 The decision of OCBC Bank on all matters relating to this 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 this Promotion, these terms and conditions will prevail.
- 7.8 These terms and conditions shall be governed by the 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 participant of this promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.