



Terms & Conditions Governing the FRANK Credit Card 100% Rebate Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 7 March 2023 Singapore Time (SGT) 00:00 to 31 March 2023 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are a new OCBC Principal Cardmember who has applied for the FRANK Credit Card (the “Card”) during the Promotion Period, and whose Principal Card application is approved by the 14th day of the next month;
 - b. you are among the first 250 FRANK Credit Cardmembers to have successfully registered for the Promotion via an online form available at <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=frkcc100>
 - c. you have made the qualifying spend (defined below) on your registered FRANK Credit Card during the promotion period; and
 - d. your FRANK Credit Card account (“Account”) is active and in good standing at time of receiving the Reward (defined below).

Definitions

3. A “New OCBC Principal Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card as the principal cardholder, and (ii) has not held an OCBC Credit Card as the principal cardholder in the previous six (6) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last six (6) 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.
4. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Cards as a principal cardholder are eligible to participate in the Promotion.
5. “Qualifying Spend”:
 - a. are defined as transactions made via Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay (or other payment or mobile wallet services as OCBC Bank may determine from time to time at its sole discretion);
 - b. does not include payments or transactions relating to annual card fees, Cash-On-Instalments, Instalment Payment Plan, PayLite, tax payments, interest, late payment charges, cash advances, balance transfers, bill payments made via Internet Banking, Shopee Pay, AXS or SAM network, and other fees and charges;
 - c. shall be determined by its posted date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion; and



- d. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC in Clause 2(a) of the Terms and Conditions governing FRANK Credit Card, the latest version of which can be found [here](#).

For the avoidance of doubt, MCCs are not assigned by OCBC Bank. A merchant's registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant's MCC.

OCBC Bank has absolute discretion to determine whether a transaction is considered a "Qualifying Spend".

Promotion Mechanics

6. The first 250 Eligible Cardmembers, determined by card approval date, who have made a Qualifying Spend of more than S\$0 (defined below) by the end of next month following card application on their FRANK principal Credit Card and meet the conditions set out in these terms and conditions will receive **100% cashback on Qualifying Spend, capped at S\$200 ("Reward")** (the "Qualifying Cardmembers").

To illustrate:

- a. Cards applied from 7 Mar, approved before 14 Apr 2023 – make a Qualifying Spend of more than S\$0 by 30 Apr 2023.
7. For avoidance of doubt, spend accumulated by a supplementary cardholder can be attributed to the Account of the principal cardholder in the calculation of Qualifying Spend.
 8. Subject to the fulfilment of the requirements set out in these terms and conditions to the absolute satisfaction of OCBC Bank, the Reward will be credited into the Qualifying Cardmember's Account.
 9. Each Qualifying Cardmember is only entitled to receive the Reward once under the Promotion.
 10. In the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Reward to another customer.
 11. The Reward will be credited based on the following schedule:
 - a. Cards applied from 7 Mar, approved before 14 Apr 2023 – by 30 Jun 2023
 12. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
 13. The Reward awarded under the Promotion is in addition to the maximum S\$100 monthly cashback you can enjoy under the Terms and Conditions governing FRANK Credit Card (with effect from 1 Nov 2022).
 14. Refunded transactions amounts will be deducted from the relevant monthly billed amount for the computation of Qualifying Spend.



General

15. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Reward shall be determined at the absolute discretion of OCBC Bank.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.

Version Date: 2 March 2023