



Terms & Conditions Governing the FRANK Credit Card New-to-OCBC Online Acquisition Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 6 April 2023 Singapore Time (SGT) 00:00 to 30 April 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 have been invited by OCBC Bank to participate in this Promotion through an electronic direct mailer, or SMS, or Push Notification via the OCBC Digital App, and,
 - b) 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;
 - c) your application for the FRANK Credit Card was made via any of the following application channels:
 - i. FRANKbyocbc.com;
 - ii. OCBC.com;
 - iii. Mobile Banking Application; OR
 - iv. OCBC Internet Banking; 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.

Promotion Mechanics

5. The first 150 Eligible Cardmembers, determined by card approval date, who have applied during the Promotion Period and activated by the end of next month following card application on their FRANK principal Credit Card will receive **S\$250 cashback (“Reward”)** (the “Qualifying Cardmembers”).



6. 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 Cardmembers FRANK Card Accounts.
7. Each Qualifying Cardmember is only entitled to receive the Reward once under the Promotion.
8. 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.
9. The Reward will be credited by the 30 June 2023.
10. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
11. 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 2023).

General

12. 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.
13. 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.
14. 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.
15. 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.
16. 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.

17. 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 2001 to enforce any of these terms and conditions.

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