



Terms & Conditions Governing the FRANK X MPL S3 – Collectible Cards Campaign (the “Campaign”)

Promotion Period

1. The Campaign runs from 7 March 2022 Singapore Time (SGT) 00:00 till 1 May 2022 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 (“Campaign Period”).

Eligibility

2. You will qualify for the Campaign (“Eligible Cardmember”) if:
 - you are an existing FRANK by OCBC Credit or Debit Cardmember; you have successfully registered for the Campaign via an online form available at <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=mpcards> specifying the last 8 digits of FRANK Cards, registered Singapore mobile number with OCBC Bank, and email address during the Campaign Period;
 - you spend a minimum of S\$25 of Qualifying Spend in a week (as defined in Clause 3 below) within the Campaign Period; and
 - your FRANK Credit or Debit Card account (“Account”) is active and in good standing with OCBC Bank during the Campaign Period.

Definitions

3. “Qualifying Spend”:
 - refers to any retail transaction (including face to face or online purchases);
 - 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;
 - shall be determined by its actual date transaction was made 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
 - 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 Cashback Programme (with effect from 1 April 2021), the latest version of which can be found [here](#) or Clause 1(b) Terms and Conditions Governing FRANK Debit Card 1% Rebate (with effect of 1st April 2021), 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".

Campaign Mechanics

Ticket Distribution Phase

The Eligible Cardmembers with at least S\$25 of Qualifying Spends in the week within the Campaign Period (the "Successful Cardmember") will receive a ticket ("Ticket") for every \$25 of Qualifying Spends, which can be exchanged for reward ("Reward") as follows:

Ticket(s)	Reward
1 Ticket	A chance to draw in the Basic Box which contains MPL Collectible Cards
4 Tickets	A chance to draw in the Epic Box which contains Epic MPL Collectible Cards

- At the back of all Collectible Cards, there is a scratch card component that entitles Successful Cardmembers a chance to win the following:
 - Mobile Legends Bang Bang Regular Epic Skin
 - Mobile Legends Bang Bang Time-limited Epic Skin
 - Apple iPhone 13 128GB Midnight
 - OSIM uThrone S Gaming Massage Chair
- There are only 20,000 Tickets to be distributed. Spend accumulated by a supplementary cardholder will be attributed to the Account of the principal cardholder in the computation of Qualifying Spend. The redemption details will be specified on the back of the Collectible Card.
- An email containing the number of Tickets count will be sent to the registered email address with OCBC during the Promotion Period in the week following a Successful Cardmember's registration and spends.
- Each Ticket will have an expiry date of two weeks from the first Monday of the following week when the abovestated email was sent. OCBC Bank will not be liable for any expiry of Tickets. Expired Tickets will not be reissued.
- The Tickets are non-transferable. There will be no cash alternative offered and Tickets must be redeemed within two weeks of the week of the email.
- Successful Cardmembers will have to visit any of the FRANK Stores to do the exchange of the Tickets for the Reward.
- Successful Cardmembers are allowed to stack the number of Tickets they have for exchange. However, the stacked Tickets follow the 2-week expiration from the first Monday of the following week when the abovestated email was sent.



11. Expired Tickets will not be reissued. For avoidance of doubt, refer to the follow schedule on the exchange and expiry of Tickets:

Cardmember registers and spends in the week of:	Cardmember will notified number of Tickets distributed via eDM/SMS in the week of:	Cardmember can head down to FRANK Stores to exchange for the Collectible Cards in this period:
07 Mar – 13 Mar	14 Mar – 20 Mar	21 Mar – 03 Apr
14 Mar – 20 Mar	21 Mar – 27 Mar	28 Mar – 10 Apr
21 Mar – 27 Mar	28 Mar – 3 Apr	04 Apr – 17 Apr
28 Mar – 03 Apr	04 Apr – 10 Apr	11 Apr – 24 Apr
04 Apr – 10 Apr	11 Apr – 17 Apr	18 Apr – 01 May

Exchange of Tickets for Collectible Cards Phase

12. Successful Cardmembers are required to present their NRIC, FRANK Credit or Debit Card and Email as verification to exchange for the Reward. Upon successful exchange of Reward, sign off on acknowledgement form is required. OCBC Bank will not entertain any dispute thereafter collection has been made. We reserve the right to replace any rewards or its content with an item of similar value.
13. Successful Cardmembers are also allowed to decide how he/she would like to do the exchange with the total number of Tickets they are distributed. For illustration purposes: If Cardmember is distributed 20 Tickets in Week 14 – 20 Mar 2022, Cardmember may head down to FRANK Store to exchange for
- 5 chances at the Epic Box,
 - Or 20 chances at the Basic Box,
 - Or 3 chances at the Epic Box, 5 chances at the Basic Box and keep the remaining 3 Tickets to the next week to be stacked with next week's Tickets.
14. The eligibility of each Successful Cardmember to receive a Reward shall be determined at the absolute discretion of OCBC Bank.
15. The Collectible card and its content are non-transferrable, non-assignable, non-exchangeable and not saleable for cash, credits or kind. We reserve the right to replace any Collectible card or its content with an item of similar value.
16. The Collectible cards will be exchanged on a first come first serve basis, while stocks last. The campaign will end when all Collectible Cards have been exchanged at all four FRANK stores (Orchard Gateway, SMU, NTU and NUS) in their opening hours.
17. To appoint someone else to exchange the Tickets on behalf will require an Authorisation letter stating the Name of Appointer, the Name of Appointee, the last 4 digits of FRANK Credit or Debit Card Number of Appointer and the Email on Tickets distributed from Appointer.
18. The Successful Cardmember's Account must be active and in good standing during the Promotion Period and at the time of redemption of the reward.
19. The Reward is non-exchangeable for cash and non-transferable.



20. OCBC Bank reserves the right to substitute or replace the Reward with any item of similar value at its sole discretion without notice to any person.

General

21. 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.
22. 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.
23. 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.
24. 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, or any codes not being successfully redeemed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind or fulfilment failure of any kind by its partners
25. 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.
26. By participating in the Promotion, participants agree and acknowledge that all personal data submitted may be collected, processed, stored, disclosed or otherwise used by OCBC Bank solely for the purposes of conducting and administering the Promotion.

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