



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

**Promotion Period**

1. The promotion period shall run from 1 January 2023 to 28 February 2023 (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”).

**Eligibility**

2. You will qualify for the Promotion if you meet all the following conditions (“Eligible Cardmember”):
  - a. you are a new OCBC Principal Cardmember (as defined below) 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. 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;
  - c. you have spent a minimum of S\$150 in Qualifying Spend (as defined below) on your FRANK Credit Card by the end of next month following card application; 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 cardmembers who do not hold any OCBC Credit Cards as a principal cardmember are eligible to participate in the Promotion.
5. “Qualifying Spend”:
  - a. refers to any retail transaction (including face to face or online purchases);
  - 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



- d. or transaction posting of any purchase by any merchant that might affect the Promotion; and
- e. 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 700 Eligible Cardmembers, determined by card approval date, who have spent a minimum of S\$150 in Qualifying Spend by the end of next month following card application on their FRANK principal Credit Card and meet the qualifying criteria in any of the Milestones shall be entitled to receive the cashback (“**Cashback**”) as set out in the table below.

| Qualifying Criteria   | Cashback |
|---|----------|
| a. Milestone 1<br>i) Fulfil Clause 2; and<br>ii) Spend a minimum of S\$150 in Qualifying Spend by end of next month following card application  | S\$38    |
| b. Milestone 2<br>i) Fulfil Clause 2;<br>ii) Spend a minimum of S\$150 in Qualifying Spend by end of next month following card application; and<br>iii) Unlocked 500 approved sign ups collectively during Promotion Period | S\$68    |
| c. Milestone 3<br>i) Fulfil Clause 2;<br>ii) Spend a minimum of S\$150 in Qualifying Spend by end of next month following card application; and<br>iii) Unlocked 700 approved sign ups collectively during Promotion Period | S\$88    |

To illustrate:

- a. Cards applied in Jan 2023, approved before 14 Feb 2023 – spend a minimum of S\$150 in Qualifying Spend by 28 Feb 2023
  - b. Cards applied in Feb 2023, approved before 14 Mar 2023 – spend a minimum of S\$150 in Qualifying Spend by 31 Mar 2023
- 7. For avoidance of doubt, spend accumulated by a supplementary cardmember can be attributed to the Account of the principal cardholder in the calculation of Qualifying Spend.



8. In the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Cardmember.
9. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Cashback will not be awarded.

### **Cashback**

10. Eligible Cardmembers who qualify to receive the Cashback will receive it within 3 months from the end of the Promotion Period. The Cashback will be credited into the Eligible Cardmember's Account.
11. Eligible Cardmembers who qualify to receive the Cashback are entitled to receive a maximum of S\$88 Cashback throughout the entire Promotion Period.
12. The Promotion shall not apply in conjunction with any other privileges or promotions.
13. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
14. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cashback amount awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation, or invalidation.
15. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should the value of the Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

### **General**

16. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive the Cashback shall be determined at the absolute discretion of OCBC Bank.
17. 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,
18. 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.

19. OCBC Bank's decision 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.
20. 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.
21. 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 2001 to enforce any of these terms and conditions.

*Version Date: 29 December 2022*



**Terms and Conditions Governing the FRANK Credit Card  
Existing-to-OCBC Online Acquisition Promotion (the “Promotion”)**

**Promotion Period**

1. The promotion period shall run from 1 January 2023 to 28 February 2023 (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”).

**Eligibility**

2. You will qualify for the Promotion if you meet all the following conditions (“Eligible Cardmember”):
  - a. You are a new Principal FRANK Credit Cardmember (as defined below) 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. 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
  - c. you have spent a minimum of S\$150 in Qualifying Spend (as defined below) on your FRANK Credit Card by the end of next month following card application; 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 Principal FRANK Credit Cardmember” refers to any person who currently does not hold any FRANK Credit Card as a principal cardholder. For the avoidance of doubt, existing Supplementary OCBC Credit Card cardholders who do not hold any Principal FRANK OCBC Credit Cards are eligible to participate in the Promotion.
4. “Qualifying Spend”:
  - a. refers to any retail transaction (including face to face or online purchases);
  - 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

5. The first 300 Eligible Cardmembers, determined by card approval date, who have spent a minimum of S\$150 in Qualifying Spend 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 S\$38 in cashback ("**Cashback**").

To illustrate:

- a. Cards applied in Jan 2023, approved before 14 Feb 2023 – spend a minimum of S\$150 in Qualifying Spend by 28 Feb 2023
  - b. Cards applied in Feb 2023, approved before 14 Mar 2023 – spend a minimum of S\$150 in Qualifying Spend by 31 Mar 2023
6. For avoidance of doubt, spend accumulated by a supplementary cardmember can be attributed to the Account of the principal cardholder in the calculation of Qualifying Spend.
  7. In the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Cardmember.
  8. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Cashback will not be awarded.

### Cashback

9. Eligible Cardmembers who qualify to receive the Cashback will receive it within 3 months from the end of the Promotion Period. The Cashback will be credited into the Eligible Cardmember's Account.
10. Eligible Cardmembers who qualify to receive the Cashback are entitled to receive a maximum of S\$38 Cashback throughout the entire Promotion Period.
11. The Promotion shall not apply in conjunction with any other privileges or promotions.
12. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
13. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cashback amount awarded to any customer without liability. A customer will not be entitled to any payment or



compensation whatsoever in respect of such withdrawal, clawback, cancellation, or invalidation.

14. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should the value of the Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

#### **General**

15. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive the Cashback 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 decision 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.
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 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 2001 to enforce any of these terms and conditions.

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