



Terms & Conditions Governing the FRANK x MPL SG S5 Coin Quest Campaign (the “Campaign”)

Campaign Period

1. The Campaign runs from 13 March 2023 Singapore Time (SGT) 00:00 till 7 May 2023 SGT 23:59 (both dates inclusive), or such other period(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;
 - complete and submit the e-form at: <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=mpls5> specifying the last 8 digits of your FRANK Credit Card or Debit Card, registered Singapore mobile number, and email address with OCBC Bank during the Campaign Period;
 - spend a minimum of S\$10 of Qualifying Spend in a week (as defined in Clause 3 below) by 23 April 2023 SGT 2359; and
 - have a FRANK Credit or Debit Card account (“Account”) which is active and in good standing with OCBC Bank during the from the start of the Campaign Period until the point of fulfilment.

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 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 Campaign; 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 1 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

Coin Distribution and Rewards

4. The Eligible Cardmembers with at least S\$10 of Qualifying Spends in the week within the Campaign Period (the "Successful Cardmember") will receive a coin ("Coin") for every \$10 of Qualifying Spends which can be exchanged for reward ("Reward") as follows:

| Coin(s) | Reward |
|----------|--------------------------------|
| 60 Coins | 1 x Random MLBB Lightborn Skin |
| 50 Coins | 1 x Random MLBB S.A.B.E.R Skin |
| 40 Coins | 1 x Random MLBB Special Skin |
| 20 Coins | 1 x MLBB 500 Magic Dust Pack |
| 10 Coins | 1x Lucky Draw Scratch Card |

5. The Lucky Draw Scratch Card entitles Successful Cardmembers a chance to win the following:
 - 2 x Samsung Galaxy S23 Ultra 256GB
 - 2 x OSIM uThrone S (Transformers Edition) Gaming Massage Chair
 - 3 x OSIM uLumbar Back Massager
 - 4 x S\$150 Scoot Voucher
 - 10 x Random MLBB Lightborn Skin
 - 10 x Random MLBB S.A.B.E.R Skin
 - 30 x Random MLBB Special Skin



- 55 x MLBB 500 Magic Dust Pack
 - 100 x Random MLBB Emotes
6. Spend accumulated by a supplementary cardholder will be attributed to the Account of the principal cardholder in the computation of Qualifying Spend.
 7. An email containing the number of Coins count will be sent to the registered email address with OCBC during the Campaign Period in the week following a Successful Cardmember's registration and spends. A weekly email with the latest Coin count update will be sent to the Successful Cardmembers subsequently.
 8. The coins will expire on 7 May 2023. OCBC Bank will not be liable for any expiry of Coins. Expired coins will not be reissued and deemed forfeited.
 9. The Coins are non-transferable. There will be no cash alternative offered and Coins must be redeemed within the stated campaign period.

Exchange of Coins for Rewards

10. Successful Cardmembers are required to present their NRIC, FRANK Credit or Debit Card and the latest Email with coin count as verification to exchange for the Reward at OCBC Wisma Atria, FRANK retail Store at SMU, NUS or NUS, the locations and operating hours of which are set out below:

OCBC Wisma Atria

435 Orchard Rd, #04-01
Wisma Atria
Singapore 238877
Banking Hours
11am – 7pm, Mon - Sun
Closed on Public Holidays

SMU

70 Stamford Road #B1-43
Singapore Management University
(Li Ka Shing Library)
Singapore 178901
11am – 7pm, Mon – Fri

NTU

50 Nanyang Avenue Blk NS3-01-10
Academic Complex North
Nanyang Technological University
Singapore 639798
9am – 4.30pm, Mon - Fri

NUS

No. 2 College Avenue West
NUS Stephen Riady Centre
#01-01
Singapore 138607
11am – 7pm, Mon – Sun



11. Coin redemptions will commence at the participating stores from 20 March 2023. Upon successful exchange of Reward, sign off on acknowledgement form is required. OCBC Bank will not entertain any dispute thereafter collection has been made.
12. The eligibility of each Successful Cardmember to receive a Reward shall be determined at the absolute discretion of OCBC Bank.
13. The Coin, Reward 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 Reward or its content with an item of similar value.
14. The Rewards will be exchanged on a first come first serve basis, while stocks last. The campaign will end when all Rewards have been exchanged at OCBC Wisma Atria, FRANK stores at SMU, NTU and NUS in their operating hours.
15. To appoint someone else to exchange the Coins on behalf will require an Authorisation letter stating the Name of Appointer, the Name of Appointee, the last 5 digits of FRANK Credit or Debit Card Number of Appointer and the Email on Coins distributed from Appointer.
16. The Successful Cardmember's Account must be active and in good standing during the Campaign Period and at the time of redemption of the reward.
17. 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

18. OCBC Bank reserves the right at its absolute discretion to terminate the Campaign 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 Campaign.
19. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Campaign, or any product and/or service relating to the Campaign. 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 Campaign, and/or the use of any product and/or service relating to the Campaign, by any person.
20. OCBC Bank's decisions on all matters relating to the Campaign 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 Campaign, these terms and conditions shall prevail.
21. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Campaign 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

22. These terms and conditions shall be governed by the laws of Singapore and each participant in the Campaign 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.
23. By participating in the Campaign, participants agree and acknowledge that all personal data submitted as part of the Campaign may be collected, processed, stored, disclosed or otherwise used by OCBC Bank and its related corporations for the purposes of the participants' registrations in the Campaign, determining the participants' eligibility for the Campaign, facilitating the Campaign, including the fulfilment of any prize / Rewards redemption in relation to the Campaign, and contacting participants about their participation in the Campaign, in accordance with OCBC Bank's Data Protection Policy which can be accessed at OCBC website > Personal Banking > Policies.

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