



Terms & Conditions Governing the FRANK Credit Card 2021 SingSaver New-to-OCBC Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 15 April 2021 Singapore Time (SGT) 00:00 to 31 May 2021 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”), and whose Principal Card application is approved, during the Promotion Period;
 - b. your application for the FRANK Credit Card was made via SingSaver site (<https://www.singsaver.com.sg/credit-card/ocbc-frank-credit-card>);
 - c. you are the first 240 applications to be approved within Promotion Period; and
 - d. your FRANK Credit Card account (“Account”) is active and in good standing at time of crediting of the Welcome Bonus (defined below).
3. For avoidance of doubt, this Promotion is only applicable to a new OCBC Principal Cardmember who has applied for the FRANK Credit Card via the website stated above within the Promotion Period.

Definitions

4. 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 twelve (12) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) 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.
5. 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.
6. “Qualifying Spend”:
 - a. refers to “In-store Mobile Contactless” 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). For the avoidance of doubt, online transactions made via Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay will not be eligible to receive any cashback under the “In-store Mobile Contactless” category;
 - 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](#).

Promotion Mechanics

7. The first 240 Eligible Cardmembers to make 5 Qualifying Spend by the end of next month following card approval (the "Qualifying Cardmembers") will receive S\$100 cashback and S\$50 Grab vouchers (collectively, the "Welcome Bonus"), subject to these terms and conditions.
8. In the event that any person entitled to the Welcome Bonus is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Welcome Bonus to another cardmember.
9. Subject to the fulfilment of the requirements of these terms and conditions to the absolute satisfaction of OCBC Bank, the S\$100 cashback will be credited into the Qualifying Cardmember's Account and the promo codes for the S\$50 Grab vouchers will be provided to the Qualifying Cardmembers via their mobile numbers registered with OCBC Bank.
10. The Welcome Bonus will be credited based on the following schedule:
 - a. Cards approved in the month of Apr 2021 – by 30 Jun 2021
 - b. Cards approved in the month of May 2021 – by 31 Jul 2021
11. The Promotion shall not apply in conjunction with any other privileges or promotions, unless otherwise stated.
12. The total cashback awarded under this Promotion is on top of the maximum S\$75 monthly cashback you can enjoy under the Terms and Conditions governing FRANK Credit Card (with effect from 1 April 2021).
13. If the requirements of these terms and conditions are not fulfilled, OCBC Bank reserves the right not to credit the Welcome Bonus into (or if the Welcome Bonus has been credited, to debit the value of the Welcome Bonus from) any account(s) of the relevant customer.
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 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. OCBC Bank reserves the right to claw-back and deduct from the Qualifying Cardmember's FRANK Credit Card the equivalent value of the Cashback if the Qualifying Cardmember closes his/her Frank Credit Card account during, or within

twelve (12) months from the end of, the Promotion Period. Further, if any Qualifying Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Welcome Bonus, OCBC Bank reserves the right to (i) withdraw the Welcome Bonus at any time; or (ii) claw-back the Welcome Bonus or request the relevant customer to repay to or compensate OCBC Bank the value of the Welcome Bonus at any time, and OCBC Bank shall have the right to debit the value of the Welcome Bonus or such other amount as it deems fit from the account(s) of the Qualifying Cardmember. No person shall be entitled to any payment or compensation from OCBC Bank should any Welcome Bonus be withdrawn, if any Welcome Bonus is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Welcome Bonus for whatsoever reasons.

General

16. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Welcome Bonus 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 cardmember 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 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.
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 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.