



Terms and Conditions Governing the FRANK Credit Card S\$50 Rebate Promotion for StarHub Customers (the "Promotion")

Promotion Period

1. The promotion period is from 10 January 2018 to 31 May 2018 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").

Eligibility

2. The Promotion is open to all individuals who meet all of the following conditions (collectively "Eligible Cardmembers" and each an "Eligible Cardmember"):
 - a. the relevant individual is an existing FRANK Credit Cardmember who has successfully signed up for FRANK Credit Card as part of the **OCBC Cards Sign-up S\$100 Cash Credit Promotion for StarHub Customers by 30 April 2018**;
 - b. the relevant individual's FRANK Credit Card account(s) is in good standing with OCBC during the Promotion Period;
 - c. the relevant individual must be below 30 years of age in the year at the point of FRANK Credit Card approval; and
 - d. the relevant individual must have spent at least S\$400 in retail transactions on his FRANK Credit Card by the end of the next calendar month from the date of card approval.
3. Retail transactions exclude all Annual Card fees, Cash-On-Instalment (original & instalment), interest, late payment charges, tax payments Cash Advance, Balance Transfers, OCBC Internet Banking payments, and other fees and bank charges.
4. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a retail transaction.
5. If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC, the relevant Eligible Cardmember will be entitled to receive a S\$50 rebate ("Rebate"), credited into his FRANK Credit Card account by 30 June 2018, pursuant to the terms and conditions set out herein.

Rebate

6. In calculating each Eligible Cardmember's total amount of retail transactions, any amount spent on the supplementary card(s) will be added together.
7. The Rebate will be credited into the Eligible Cardmember's FRANK Credit Card Account by 30 June 2018.
8. You cannot transfer or exchange the rebate for cash, credit or other benefits.
9. OCBC has the right to end or withdraw the Promotion without giving you notice.

Miscellaneous

10. OCBC's decision on all matters relating to the Promotion will be final and binding. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will apply.
11. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
12. We have the right to change any terms and conditions without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
13. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.