

## **Terms and Conditions Governing the FRANK S\$1000 Overseas Spend Promotion on October – December 2014 (the “Promotion”)**

### **Promotion Period**

1. The promotion period will be from 8 October to 31 December 2014 (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. You are eligible to take part in the Promotion (“Eligible Cardmembers”) if:
  - (a) You are an existing FRANK Credit Cardholder
  - (b) You are the first 1000 FRANK Credit Cardholder each month to register for the promotion via SMS to 76062 with the following: 2%<space>NAME<space>NRIC;
  - (c) Your FRANK Credit Card account(s) are in good standing with OCBC during the Promotion Period; and
  - (d) You have made overseas retail transactions/purchases using your FRANK Credit Card during the Promotion Period.

### **Cashback**

3. Eligible Cardmembers will receive 2% cashback (capped at S\$50) on all overseas retail transactions, if they spend the equivalent of at least S\$1,000 in foreign currency posted in each calendar month on their FRANK Credit Card (s).
4. The 2% cashback is inclusive of the existing 0.5% cashback given to existing FRANK Credit Cardmembers.
5. The amount each Eligible Cardmember receives back in cash rebates will be calculated based on their total overseas retail spending made in person at overseas retail stores during the Promotion Period. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as an “overseas retail transaction”.
6. Eligible overseas spend has to be made in foreign currency (other than Singapore dollars) and incurred in person at overseas retail stores.
7. Online purchases made in foreign currency will not be included.
8. In calculating each Eligible Cardmember’s total overseas retail spending, any amount spent on the supplementary card(s) will be added together. The transaction date will be based on what is shown in the Eligible Cardmember’s relevant FRANK Credit Card account(s)
9. These transactions do not qualify for the Promotion:
  - (a) Balance transfers, bank charges, finance and late charges; and
  - (b) CashWise, Paylite, Instalment Payment Plan (IPP)
  - (c) Online purchases made via the internet.
  - (d) Your FRANK Credit Card account will be credited with the relevant cash rebates amount by 31 December 2014.
  - (e) You cannot transfer or exchange the cashback for cash, credit or other benefits.
10. Your FRANK Credit Card account must be active and in good standing at the time of crediting.
11. OCBC has the right to end or withdraw the Promotion without giving you notice.

### **Miscellaneous**

12. OCBC’s decision on all matters relating to the Promotion will be final. 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.
13. 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.
14. 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.
15. 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. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.