

Terms and Conditions Governing the FRANK Account and FRANK Debit Card Application Promotion February 2020 to April 2020 (the “Promotion”)

1. Promotion Period

1.1 The promotion period shall be from 1 February 2020 to 20 April 2020 (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”).

2. Eligibility

2.1 This promotion is applicable to all individuals who meet all of the following conditions (each, an “Eligible Customer”):

- a. the relevant individual must not hold any existing OCBC deposit account within the period commencing from 1 August 2019 and ending on the last day of the Promotion Period (both dates inclusive);
- b. the relevant individual is a new FRANK Account and FRANK Debit Cardmember who has successfully signed up for a FRANK Account with FRANK Debit Card during the Promotion Period; and
- c. the relevant individual must be below 30 years of age during the Promotion Period.

3. Promotion Reward Details

3.1 An Eligible Customer shall be entitled to a S\$10 cash credit (“Cash Credit”) if they fulfil the following criteria (“Qualified Customer”):

Qualifying Criteria	Cash Credit
Submit an application to open a FRANK Account (“Eligible Account”) via (1) Myinfo at https://openaccount.ocbc.com/U1 during the Promotion Period. The Eligible Account must also be approved and opened during the Promotion Period.	S\$10

3.2 There will be three qualifying periods (each a “Qualifying Period”) as set out below:

- a. Period 1: 1 February to 29 February 2020
- b. Period 2: 1 March to 31 March 2020
- c. Period 3: 1 April to 20 April 2020

3.3 Only the first 100 Qualified Customers (i.e. Eligible Customers that meet the qualifying criteria in paragraph 3.1 above) for each Qualifying Period will be eligible for the Cash Credit. This means that for the entire Promotion Period, an aggregate of 300 Qualified Customers will be eligible for the Cash Credit.

3.4 The Cash Credit will be credited accordingly into the Qualified Customers’ Eligible Account based on the following schedule:

- a. Accounts opened from 1 February to 29 February 2020 – by 31 March 2020

- b. Accounts opened from 1 March to 31 March 2020 – by 30 April 2020
- c. Accounts opened from 1 April to 15 April 2020 – by 30 May 2020

3.5 Each Qualified Customer who participates in this Promotion is only entitled to receive one Cash Credit (a maximum of S\$10) throughout the entire Promotion Period.

4. Additional Terms and Conditions

- 4.1 OCBC Bank has the right to end or withdraw the Promotion without prior notice. OCBC Bank reserves the right at any time without giving any reason or notice to any Qualified Customer to deduct, withdraw or cancel any Cash Credit awarded to such Qualified Customer without liability. Such Qualified Customer will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
- 4.2 OCBC Bank will not be responsible or held liable for any loss to or expenses that any person incurs in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
- 4.3 All Qualified Customers must maintain their Eligible Account and FRANK Debit Card for a period commencing from the date it was opened and ending on the date that falls six (6) months after the end of the Promotion Period (both dates inclusive) (the “**Minimum Period**”). OCBC Bank reserves the right to claw back the Cash Credit if the Qualified Customer closes his Eligible Account and FRANK Debit Card before the completion of the Minimum Period.
- 4.4 The Promotion Reward and Cash Credit is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Credit with any item of similar value.
- 4.5 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 person and the dates of the Promotion.
- 4.6 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of Promotion and/or any product/service relating to the Promotion (including without limitation, the Cash Credit). Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any reward, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Promotion and/or any product/service relating to the Promotion (including without limitation, the Cash Credit) by any person.
- 4.7 OCBC’s decision on all matters relating to the Promotion, including without limitation, any decision on the eligibility of any person to participate in the Promotion, will be final and binding on all Eligible Customers. 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.
- 4.8 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 (Cap 53B) to enforce any of these terms and conditions.