



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

Promotion Period

1. This FRANK Referral Programme Promotion (the “**Promotion**”) is valid from 1 March 2022 to 30 April 2022 (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. The Promotion is open to all existing FRANK Credit Cardmembers (“**Referrer**”) who refer any other persons (“**Referred Individual**”) to Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) to sign up for an Eligible Card (as defined below).
3. An “**Eligible Card**” for purposes of the Promotion is FRANK Credit Card.
4. A referral will be considered successful when the Referred Individual successfully submits an Eligible Card application following the instructions found in the referral link for this Promotion and OCBC Bank approves the application during the Promotion Period.

Definitions

OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.

5. 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.
6. For the avoidance of doubt, 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.

Promotion Mechanics

7. Where a Referred Individual successfully signs up for the Eligible Card, the Referrer and the Referred Individual will both receive S\$50 incentive if:
 - a. the Referred Individual is a New OCBC Principal Cardmember ;
 - b. the Referrer is an existing FRANK Principal Credit Cardholder;
 - c. the Eligible Card signed up for is not a supplementary card; and
 - d. the Referred Individual is amongst the first 300 successful applicants to have their Eligible Card application approved by OCBC Bank during the Promotion Period.



8. OCBC Bank will determine the number of successful Eligible Card sign-ups for each Referrer to compute the incentives. Incentives for each Referrer is calculated based on the number of successfully approvals by OCBC Bank. Application forms received on the following calendar month will be considered and tracked under the next month's incentive scheme. Incentives will be credited into the Referrer and Referred Individual's FRANK Credit Card Accounts.
9. In the event that any person entitled to the incentives is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the incentives to another customer.
10. The incentives will be credited based on the following schedule:
 - a. Eligible Cards approved in month of March 2022 – by 30 June 2022
 - b. Eligible Cards approved in month of April 2022 – by 31 July 2022
11. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
12. The Cashback awarded under the Promotion is in addition to the maximum S\$75 monthly cashback Referred Individual can enjoy under the Terms and Conditions governing FRANK Credit Card (with effect from 1 Apr 2021).
13. 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 incentive 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.

General

14. OCBC reserves the right to replace or substitute the incentive for a gift of an equivalent or similar value without prior notice, for any reason whatsoever.
15. 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 incentive 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.
16. OCBC Bank reserves the right to claw-back and deduct from the Referrer and/or Referred Individual's FRANK Credit Card the equivalent value of the incentives if the Referrer or Referred Individual closes his/her FRANK Credit Card Account during, or within twelve (12) months from the end of, the Promotion Period. Further, if any Referrer or Referred Individual is subsequently discovered to be ineligible to participate in the Promotion or to receive the incentive (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the incentive at any time; or (ii) claw-back the incentive or request the relevant customer to repay to or compensate OCBC Bank the value of the incentive at any time, and OCBC Bank shall have the right to debit the value of the incentive or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any incentive be withdrawn, if any incentive is

reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the incentive for whatsoever reasons.

17. By participating in the Promotion, both the Referrer and the Referred Individual consent to the following:
 - a. The Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
 - b. The Referred Individual consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.
18. The eligibility of any Referrer or Referred Individual to receive any incentive shall be determined at the absolute discretion of OCBC Bank.
19. 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 cardholder and the dates of the Promotion.
20. 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.
21. 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.
22. 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.
23. 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.

Version Date: 21 Feb 2022



Terms & Conditions Governing the FRANK Credit Card Existing OCBC Referral Programme (the “Promotion”)

Promotion Period

1. This FRANK Referral Promotion (the “**Promotion**”) is valid from 1 March 2022 to 30 April 2022 (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. The Promotion is open to all existing FRANK Credit Cardmembers (“**Referrer**”) who refer any other persons (“**Referred Individual**”) to Oversea-Chinese Banking Corporation Limited (or “**OCBC Bank**”) to sign up for an Eligible Card (as defined below).
3. An “**Eligible Card**” for purposes of the Promotion is FRANK Credit Card.
4. A referral will be considered successful when the Referred Individual successfully submits an Eligible Card application following the instructions found in the referral link for this Promotion and OCBC Bank approves the application during the Promotion Period.

Definitions

5. An “Existing OCBC Principal Cardmember” refers to any person who (i) currently hold an existing OCBC Credit Card as the principal cardholder, or (ii) has held/cancelled an OCBC Credit Card as the principal cardholder in the previous twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion.
6. For the avoidance of doubt, 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.

Promotion Mechanics

7. Where a Referred Individual successfully signs up for the Eligible Card, the Referrer and the Referred Individual will both receive S\$30 incentive if:
 - a. the Referred Individual is an Existing OCBC Principal Cardmember
 - b. the Referrer is an existing FRANK Principal Credit Cardholder;
 - c. the Eligible Card signed up for is not a supplementary card;
 - d. the Referred Individual is amongst the first 300 successful applicants to have their Eligible Card application approved by OCBC Bank during the Promotion Period; and
 - e. the Referred Individual did not cancel his/her FRANK Credit Card in the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion.
8. OCBC Bank will determine the number of successful Eligible Card sign-ups for each Referrer to compute the incentives. Incentives for each Referrer is calculated based



on the number of successfully approvals by OCBC Bank. Application forms received on the following calendar month will be considered and tracked under the next month's incentive scheme. Incentives will be credited into the Referrer and Referred Individual's FRANK Credit Card Accounts.

9. In the event that any person entitled to the incentives is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the incentives to another customer.
10. The incentives will be credited based on the following schedule:
 - a. Eligible Cards approved in month of March 2022 – by 30 June 2022
 - b. Eligible Cards approved in month of April 2022 – by 31 July 2022
11. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
12. The incentive awarded under the Promotion is in addition to the maximum S\$75 monthly cashback Referred Individual can enjoy under the Terms and Conditions governing FRANK Credit Card (with effect from 1 Apr 2021).
13. 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 incentive 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.

General

14. OCBC reserves the right to replace or substitute the incentive for a gift of an equivalent or similar value without prior notice, for any reason whatsoever.
15. 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 incentive 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.
16. OCBC Bank reserves the right to claw-back and deduct from the Referrer and/or Referred Individual's FRANK Credit Card the equivalent value of the incentives if the Referrer or Referred Individual closes his/her FRANK Credit Card Account during, or within twelve (12) months from the end of, the Promotion Period. Further, if any Referrer or Referred Individual is subsequently discovered to be ineligible to participate in the Promotion or to receive the incentive (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the incentive at any time; or (ii) claw-back the incentive or request the relevant customer to repay to or compensate OCBC Bank the value of the incentive at any time, and OCBC Bank shall have the right to debit the value of the incentive or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any incentive be withdrawn, if any incentive is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the incentive for whatsoever reasons.

17. By participating in the Promotion, both the Referrer and the Referred Individual consent to the following:
 - a. The Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
 - b. The Referred Individual consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.
18. The eligibility of any Referrer or Referred Individual to receive any incentive shall be determined at the absolute discretion of OCBC Bank.
19. 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 cardholder and the dates of the Promotion.
20. 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.
21. 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.
22. 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.
23. 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.

Version Date: 21 Feb 2022



Terms & Conditions Governing the FRANK Debit Card Referral Programme (the “Promotion”)

Promotion Period

1. This FRANK Referral Programme Promotion (the “**Promotion**”) is valid from 1 March 2022 to 30 April 2022 (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. The Promotion is open to all existing FRANK Debit Cardmembers (“**Referrer**”) who refer any other persons (“**Referred Individual**”) to Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) to sign up for an Eligible Card (as defined below).
3. An “**Eligible Card**” for purposes of the Promotion is FRANK Debit Card.
4. A referral will be considered successful when the Referred Individual successfully submits an Eligible Card application following the instructions found in the referral link for this Promotion and OCBC Bank approves the application during the Promotion Period.

Promotion Mechanics

5. Where a Referred Individual successfully signs up for at least 1 FRANK Debit Card, the Referrer and the Referred Individual will both receive S\$10 incentive each if:
 - a. the Referred Individual is amongst the first 500 successful applicants to have their FRANK Debit Card application approved by OCBC Bank during the Promotion Period;
 - b. the Referrer is an existing FRANK Debit Cardholder; and
 - c. the Referred Individual did not cancel his/her FRANK Debit Card in the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion.
6. For avoidance of doubt, the Referrer and Referred Individual must not be the same person.
7. OCBC Bank will determine the number of successful Eligible Card sign-ups for each Referrer to compute the incentives. Incentives for each Referrer is calculated based on the number of successful approvals by OCBC Bank. Application forms received on the following calendar month will be considered and tracked under the next month’s incentive scheme. Incentives will be credited into the Referrer and Referred Individual’s FRANK Debit Card Accounts.
8. In the event that any person entitled to the incentives is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the incentives to another customer.
9. The incentives will be credited based on the following schedule:



- a. Eligible Cards approved in month of March 2022 – by 30 June 2022
 - b. Eligible Cards approved in month of April 2022 – 31 July 2022
10. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
11. 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.

General

12. OCBC reserves the right to replace or substitute the incentive for a gift of an equivalent or similar value without prior notice, for any reason whatsoever.
13. 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 incentive 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.
14. OCBC Bank reserves the right to claw-back and deduct from the Referrer and/or Referred Individual's FRANK Debit Card the equivalent value of the incentives if the Referrer or Referred Individual closes his/her FRANK Debit Card Account during, or within twelve (12) months from the end of, the Promotion Period. Further, if any Referrer or Referred Individual is subsequently discovered to be ineligible to participate in the Promotion or to receive the incentive (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the incentive at any time; or (ii) claw-back the incentive or request the relevant customer to repay to or compensate OCBC Bank the value of the incentive at any time, and OCBC Bank shall have the right to debit the value of the incentive or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any incentive be withdrawn, if any incentive is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the incentive for whatsoever reasons.
15. By participating in the Promotion, both the Referrer and the Referred Individual consent to the following:
- a. The Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
 - b. The Referred Individual consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.
16. The eligibility of any Referrer or Referred Individual to receive any incentive 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 cardholder 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.

Version Date: 21 Feb 2022