



**[NEW] Changes will be made to the FRANK Debit Card Rebates Programme**

On 1 April 2023, the FRANK Debit Card Rebates Programme will be renamed the FRANK Debit Card Cashback Programme. We will also revise the benefits. From this date, you will now earn **1% in cashback** on these transactions under the following categories:

- Public transport transactions i.e. transactions under Visa Merchant Category Code (MCC) 4111 (public transport including bus and MRT);
- Transactions made at establishments classified as drinking places i.e. transactions under MCC 5813 (drinking places);
- Online transactions made at Taobao, Shein and Lazada; and
- Transactions made at selected green merchants. The list of selected green merchants is available on page 4 and 5 of the revised Terms and Conditions (linked at the bottom of this notice).

Here is a summary of the revised cashback categories:

		Cashback rate	Maximum cashback a month
<b>Dining</b>	<b>[NEW]</b> MCC 5813 (drinking places)	1%	Unlimited
	MCC 5814 (fast food)		
<b>Transport</b>	<b>[NEW]</b> MCC 4111 (public transport)		
	MCC 4121 (selected transport merchants)		
<b>Green cashback category</b> <b>[NEW]</b>	Transactions made at selected green merchants		
<b>Selected convenience stores</b>	7-11 and Cheers		
<b>Selected online merchants</b>	Lazada, <b>[NEW]</b> Taobao and SHEIN		
<b>Minimum spending requirement in a month</b>			\$400

No action is required of you.

You may refer to [the revised Terms and Conditions governing FRANK Debit Card Cashback Programme.](#)