FRANK
BY OCBC

New FRANK Credit Card Benefits (with effect from 1 July 2020) - FAQs

1. **What are the new benefits to the FRANK Credit Card programme?**

	Before 30 June 2020	After 1 July 2020
Minimum Monthly Qualifying spend	S$400 offline spend	S$600 all eligible spend (both online and in-store)
Bonus Cashback Categories	• **6% Online** • **3-5% on Entertainment** • **0.3% all other eligible spend**	• **6% Online**, capped at S$25 per month • **6% In-store Mobile Contactless Payments** (Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Garmin Pay) and/or **6% Foreign Currency Transactions Made In-store**, capped at S$25 per month • **0.3% all other eligible spend**, capped at S$25 per month
Total Monthly Cashback Cap	S$60	S$75
What if I do not meet the minimum monthly spend?	0.3% flat cashback	0.3% flat cashback

2. **Where can I find the updated Terms and Conditions?**

You can find the updated Terms and Conditions on the FRANK Credit Card webpage via link below:

- [FRANK Credit Card Terms and Conditions (wef 1 July 2020)](#)

3. **I am an existing FRANK Credit Cardmember, do I need to register to enjoy the new bonus cashback categories?**

No. The new benefits will be automatically applied for all FRANK Credit Cardmembers with effect from 1 July 2020. No action is required on your part.

4. What do the $25 sub-caps mean?

This means that the maximum a customer can receive for each category is capped at $25. Please refer to the table below:

Category	Spending Description	Cashback %	Maximum cashback you can earn
Cat A	Online transactions	6%	S$25
Cat B	In-store mobile contactless payments	6%	S$25
	Foreign currency transactions made In-stores (not online)	6%	
Cat C	All other transactions	0.3%	S$25
Total monthly cashback (A + B + C)			S$75
Minimum monthly spend requirement (transactions made online and in-stores)			S$600

To illustrate the $25 sub-cap:

Merchant	Payment Method	Billed Amount	Bonus Cashback Category	Uncapped Cashback	Capped Cashback
Zalora.com	Online checkout	$1,000	6% Online	$66.00	$25.00*
FoodPanda	Online checkout	$100			
Starbucks	Apple Pay	$150	6% In-store mobile contactless payments	$15.00	$15.00
ZARA In-store	Apple Pay	$100			
NTUC FairPrice In-store	Visa PayWave	$20	0.3% base	$0.06	$0.06
Total		$1,370			$40.06

*The maximum cashback a customer can receive per category is capped at $25.

5. What transactions are considered as Online Transactions?

Online transactions are defined as transactions made via the internet based on system indicators processed by the merchant and their banker, and are passed to OCBC Bank when the transactions are posted to the Card.

6. Do in-app purchases count as Online Transactions?

Yes, in-app transactions such as retail transactions made through web browsers, or apps via the internet are considered online transactions.

7. What transactions are considered as in-store mobile contactless payments?

In-store mobile contactless payments refers to transactions are defined as transactions made via Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay (or other payment or mobile wallet services as OCBC Bank may determine from time to time at its sole discretion).

8. Are mobile payments safe?

When you enrol your Visa card for payments on your mobile, your card information (such as the 16-digit account number found on the front of your Visa card) is substituted by Visa and your card issuer with a virtual account number that can be securely stored on your mobile device - and passed to merchants to process transactions you make with your phone. By creating a unique virtual account number for your payment information, your name and full card details are never shown in the app and never shared with the store.

When using mobile payment, your phone does not need to leave your hand, which puts you in control of the transaction. You can also add an extra layer of security by activating your mobile passcode or biometric authentication.

9. How do I add my card to my mobile phone for mobile payments?

You can do so via the OCBC Mobile Banking app or via mobile payment apps.
Please refer to our guide online for more information: https://www.ocbc.com/personal-banking/digital-banking/

10. Is FavePay considered an online or in-store mobile contactless payment transaction?

A FavePay payment via the Fave app will be classified as an online transaction as the purchase is made through the internet via an app. Only Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay transactions will be classified under the in-store mobile contactless payments category.

11. What transactions are considered as foreign currency transaction made in-store?

Foreign currency transactions made in-store are defined as transactions charged in non-SGD currency, performed face-to-face using the physical card.

12. If I took a GRAB ride overseas and the bill was charged to my card through the Grab App in non-SGD, what would it be classified as?

This transaction will be classified as an online transaction as payment was made via the internet through an app. Only physical transactions charged in non-SGD currency, performed face-to-face using the physical card will be classified under foreign transaction category.

13. When will I receive my monthly cashback?

You will receive your monthly cashback the following month after your transaction has been posted. For example, cashback for July's transactions will be credited by end-August.

14. When are the new changes effective?

The new FRANK Credit Card benefits are effective from 1 July 2020. This means that all posted transactions from 1 July 2020 onwards will be guided by the new programme T&Cs.

15. How are customers informed on these changes?

From 1 June 2020, FRANK credit cardholders are notified through the following channels:
- Notice posted on our OCBC Notices Page
- Notice posted on the FRANK Credit Card Page
- Emails to customers' OCBC registered email address
- Monthly Statement Notice

Card Design

16. Why is OCBC reducing the card design choices for the FRANK Credit Card?

OCBC continually gather feedback from our customers to improve our product benefits, product design and product experience. The curated design choices and final card benefits are the result of extensive consumer labs with working adults and executives.

17. I am an existing FRANK Credit Card customer and I lost my card/my card is faulty, can I retain my current design?

Yes, you will receive your replacement card with your current design.

18. My card is still working, can I retain my current design?

You may continue to use your existing card with your current design. The new design will not impact existing FRANK Credit Card customers.

19. Can I still apply for an old design?

No. Effective 1 July 2020, only 2 designs can be selected

20. Why wasn't this reduction in designs communicated to me as a customer?

OCBC regularly reviews card designs based on customer feedback, and may terminate, discontinue or withdraw the use or availability of any card designs at any time without notice. If you would like to update your design to the latest addition, please contact our call centre agents.

21. Are there any fees for the new design?

No, this design is complimentary.

22. I am an existing FRANK Credit Card customer and wish to change my card design to the new Obsidian card design. How can I do so?

From 1 July 2020, you can request to change your card design by visiting open OCBC branches, or calling our hotline +65 6363 3333

Please note that safety procedures are adhered to at OCBC Branches to ensure safe distancing during COVID. For the full list of updated branches and opening hours, please kindly visit:

https://www.ocbc.com/personal-banking/contact-us?p=1

23. I have sent in my request to replace my card design, when will I receive the new card?

You can expect to receive your card within 3-5 working days from the date of successful submission. Your new FRANK Credit Card will have the same number as your existing card but the CVV and expiry details will be updated.

Please note your existing card will be invalidated for security reasons from the moment you activate your new card. Please kindly update your billing arrangements and update the CVV in your linked apps and payment arrangements.