



Terms & Conditions Governing the FRANK Debit Card Coldplay Lucky Draw Promotion (the “Promotion”)

Qualifying Period

1. The promotion period shall run from 30 August 2023 Singapore Time (SGT) 00:00 to 14 November 2023 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Qualifying Period”).

Eligibility

2. This Draw is applicable to individuals who meet all the following conditions (“Eligible Cardmember”):
 - a. You are a FRANK Debit Cardmember and your FRANK Debit Card account is active and in good standing with OCBC Bank during the Promotion Period; and
 - b. You complete and submit the e-form at go.ocbc.com/frankcoldplay (the “eForm”).

Lucky Draw Mechanics

3. To participate in the Draw, you must perform any of the following transactions within the Qualifying Period:
 - a. Two (2) Draw chances for every referral (“Referral”) via Eligible Cardmember’s Referral Link, meeting the definition listed in Clause 12.
 - b. One (1) Draw chance if you open a new FRANK Debit Card and FRANK Account (“New Account”) from 30 August 2023 Singapore Time (SGT) 00:00 to 31 October 2023 SGT 23:59 (both dates inclusive), meeting the definition listed in Clause 13.
4. There is no limit to the number of chances each Eligible Cardmember can earn to participate in the Lucky Draw.

Draw

5. The Draw will be conducted using an electronic system at 5.00 PM (Singapore time) on 16 November 2023 (the “Draw Date”) at 65 Chulia Street #22-00, OCBC Centre, Singapore 049513 (or such other date, time or location as OCBC Bank may determine at its own discretion without prior notice). The Draw will be witnessed by an external auditor appointed by OCBC Bank at its sole discretion.
6. A total of 5 winners (the “Winners”) will be selected at random from the pool of participants in the Draw pool on the Draw Date. OCBC Bank reserves the right to draw reserve winners to replace any winners who is or may be subsequently found to be ineligible or disqualified from the Draw.
7. The Lucky Draw will follow the timeline illustrated below:

Period	Activity
30 Aug to 31 Oct 2023	Referral Link can only be generated during this period. Only completed signups via the Referral Link during this period will qualify (“Qualifying Signups”).
30 Aug to 14 Nov 2023	Only Qualifying Signups approved during this period will qualify.



17 Nov 2023	The Lucky Draw winner (“Winner”) will be announced on 17 Nov 2023 via SMS and email notification and announcement on FRANK Instagram and FRANK TikTok accounts.
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8. In the event that the Winners do not claim the Prize within 2 weeks of the announcement, a new Winner will be selected using the same methodology. Please see the example of the announcement timeline below:

Key Date	Activity
17 November 2023	The Winners will be announced. The Winners have till 30 November 2023 to respond (by following the steps listed in the notifications) before the Winners’ claim to the Prize will be forfeited.
01 December 2023	The next Winners will be announced. The Winners have till 14 December 2023 to respond (by following the steps listed in the notifications) before the Winners’ claim to the Prize will be forfeited.
15 December 2023	The next Winners will be announced. The Winners have till 28 December 2023 to respond (by following the steps listed in the notifications) before the Winners’ claim to the Prize will be forfeited.

9. The Prize is strictly not refundable and cannot be replaced if lost, damaged, or expired. The Prize is strictly not exchangeable for cash.
10. Eligible Cardmembers who had cancelled their registered FRANK Debit Card during the Promotion Period will lose all their Lucky Draw chances tagged to the FRANK Debit Card registered for the Promotion.
11. In the event that the information provided to generate the Referral Link is inconsistent with OCBC Bank’s record, resulting in OCBC Bank being unable to verify the Eligible Cardmember’s eligibility, the Eligible Cardmember will lose all the Lucky Draw chances accumulated.

Definitions

12. A “Referral”
- refers to any New Account applications from 31 August 2023 Singapore Time (SGT) 12:00 to 31 October 2023 SGT 23:59 (both dates inclusive) via the Eligible Cardmember’s unique Referral link containing the Agent Source Code **FRKRE1** (“Referral Link”);
 - the FRANK Debit Card application and approval follows the Lucky Draw’s timeline illustrated in clause 6; and
 - For the avoidance of doubt, sign ups from any person who (i) currently hold an existing FRANK Debit Card, or (ii) has held FRANK Debit Card in the previous six (6) months do not permit the Eligible Cardmember to claim any lucky draw chances or signup gifts.
13. A FRANK Debit Card and FRANK Account application will be considered as a “New Account” if:
- The New Account application is approved by the 14th day of the next month; and
 - The application for the New Account was made via any of the following application channels:
 - FRANKbyocbc.com;
 - OCBC.com; OR
 - OCBC Internet Banking; OR
 - OCBC Branches; and
 - you are not an existing FRANK Debit Cardmember or FRANK Accountholder prior to the commencement of the Promotion; and



- d. you have not closed an existing FRANK Debit Card or FRANK Account in the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities again thereafter; and
 - i. your New Account is active and in good standing at time of receiving the Reward (defined below).

Prize

- 14. Each Winner shall receive one (1) of the following Rewards (“Prize”) within the Reward Pool shown below. For avoidance of doubt, each Winner shall only receive a maximum of one (1) Prize under this Promotion.

Reward	Quantity
One pair of Coldplay Suite Access Tickets on 23 January 2024, Tuesday	5

- 15. The Prize is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 16. OCBC Bank reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

General

- 17. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Prize and Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Prize and Gift at any time; or (ii) (where the Prize and Gift has been redeemed) reclaim the Prize and Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Prize and Gift at any time, and OCBC Bank shall have the right to debit the value of the Prize and Gift plus any goods and services tax 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 Prize and Gift to be forfeited or withdrawn, if any Prize and Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Prize and Gift for whatsoever reasons.
- 18. 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.
- 19. The eligibility of each customer to participate in this Promotion and/or to receive the Prize and Gift shall be determined at the absolute discretion of OCBC Bank.
- 20. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember’s accounts with OCBC Bank the equivalent value of the Prize and Gift if the Eligible Cardmember closes his/her Eligible Card Account during, or within six (6) months from the end of, the Promotion Period. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Prize and Gift (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Prize and Gift at any time; or (ii) reclaim the Prize and Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Prize and Gift at any time, and OCBC Bank shall have the right to debit the value of the Prize and Gift plus any goods and services tax 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 Prize and Gift be forfeited or withdrawn, if any Prize and Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Prize and Gift for whatsoever reasons.

21. The Prize and Gift is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Prize and Gift with any item of similar value.
22. 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.
23. 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 Prize and Gift 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.
24. 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.
25. The decision of OCBC Bank on all matters relating to this 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 this Promotion, these terms and conditions will prevail.
26. By participating in the Promotion, Eligible Cardmembers consent to:
 - a. OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("**Personal Data**") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and administering the Promotion (including the redemption of any prize, gift, or reward) (the "**Purposes**");
 - b. OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and
 - c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personalbanking/policies>).
28. 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.
29. 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 2001 to enforce any of these terms and conditions.