

**Terms and Conditions Governing the FRANK Account and FRANK Debit Card Application Promotion
September 2022 to October 2022 (the “Promotion”)**

1. Promotion Period

1.1 The promotion period shall be from 1 September 2022 to 31 October 2022 (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 You will qualify for the Promotion (each, an “Eligible Customer”) if:

- a. you are a new FRANK Account holder and FRANK Debit Cardmember who has successfully applied for a FRANK Account with FRANK Debit Card during the Promotion Period via;
 - i) FRANKbyocbc.com;
 - ii) OCBC.com;
 - iii) Mobile Banking Application; or
 - iv) OCBC Internet Banking;
- b. you deposit Fresh Funds of a minimum amount of S\$200; and
- c. the Fresh Funds must be maintained in the Eligible Customer’s FRANK Account for at least 60 calendar days.

“Fresh Funds” refers to (i) funds that are not transferred from any existing OCBC Bank accounts, (ii) funds that are not withdrawn and re-deposited with OCBC Bank during the Promotion Period for purposes of qualifying for the Promotion; or (iii) funds that are transferred in a single transaction via FAST Transfer or PayNow from another bank.

3. Promotion Mechanics

3.1 The first 4000 Eligible Customers who meet the following qualifying criteria shall be entitled to receive up to S\$30 cash credit (“Cash Credit”) (each a “Qualified Customer”):

Qualifying Criteria	Cash Credit
a. Fulfil Clause 2.1; and b. Deposit a minimum of S\$200 in Fresh Funds into the Eligible Account and maintain the fresh funds for 60 days.	S\$10
Fulfil Clause 2.1; and a. Deposit a minimum of S\$1,000 in Fresh Funds into the Eligible Account and maintain the fresh funds for 60 days.	S\$30

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

- a. Accounts opened from 1 September to 30 September 2022 – by 31 December 2022
- b. Accounts opened from 1 October to 31 October 2022 – by 31 January 2023

3.3 Each Qualified Customer who participates in this Promotion is only entitled to receive one Cash Credit (a maximum of S\$30) throughout the entire Promotion Period.

4. General

- 4.1 The eligibility of any Eligible Customer to receive the Cash Credit shall be determined at the absolute discretion of OCBC Bank.
- 4.2 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.
- 4.3 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.
- 4.4 All Qualified Customers must maintain their FRANK 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 or her FRANK Account and FRANK Debit Card before the completion of the Minimum Period.
- 4.5 The 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.
- 4.6 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.
- 4.7 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.
- 4.8 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.
- 4.9 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.
- 4.10 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.