



Q1: What are the changes to my FRANK Account and FRANK Debit Card?

A: We're introducing enhanced rewards for your FRANK Account and FRANK Debit Card!

Get more out of your everyday banking:

 **Earn 0.60% p.a. base interest** on the first S\$10,000 of the average daily balance in your FRANK Account

 **Enjoy 0.30% base cashback** on your FRANK Debit Card spending at eligible merchants

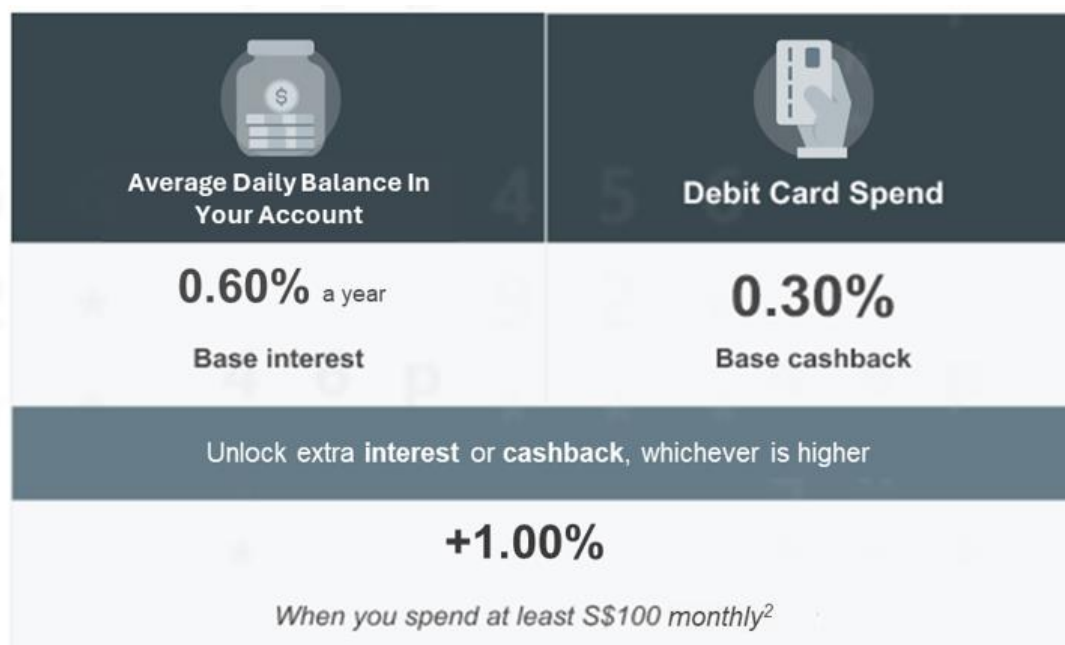
Spend S\$100 or more at eligible merchants on your FRANK Debit Card each month and unlock a **bonus reward of 1.00%** a year on interest or **1.00% on cashback.**, whichever is higher. Your FRANK Debit Card must be primary-linked to your FRANK Account to be eligible for a bonus reward.

Terms and conditions apply.

[Terms and Conditions Governing OCBC FRANK Account \(with effect 1 Oct 2025\)](#)

[Terms and Conditions Governing OCBC FRANK Debit Card \(with effect 1 Oct 2025\)](#)

[Terms and Conditions Governing OCBC FRANK Bonus Rewards Programme \(with effect 1 Oct 2025\)](#)



Q2: When will these changes take effect?

A: The changes will take effect from **1 October 2025**.

Q3: Which merchants are eligible for cashback?

A: Cashback is awarded on **eligible retail transactions**. This includes selected dining, shopping, entertainment, and online merchants.

For a full list of eligible merchants please refer to our [terms and conditions](#).

Q4: Can I add my FRANK Debit Card to digital wallets like Apple Wallet or Google Wallet™?

A: Yes, your FRANK Debit Card is compatible with **Apple Wallet, Google Wallet™ and Samsung Wallet**.

Refer to [Adding card to mobile wallet | Help and Support | OCBC Singapore](#) for more information.

Apple Wallet is a registered trademark of Apple Inc.

Google Wallet is a registered trademark of Google LLC.

Samsung Pay and Samsung Wallet are registered trademarks of Samsung Electronics Co., Ltd.

Q5: Do digital wallet, NETS, or PayNow QR transactions count toward the S\$100 monthly minimum spend on the FRANK Debit Card required to be eligible for the bonus reward?

A: Yes, FRANK Debit Card transactions made via digital wallets count toward the S\$100 monthly minimum spend requirement, though specific exclusions (e.g., bill payments) may apply.

Retail transactions made using NETS or PayNow QR do **not** count toward the S\$100 monthly minimum spend requirement.

For a full list of eligible transactions and exclusions, please refer to our [terms and conditions](#)

Q6: Can I opt out of these changes?

A: These changes apply to all applicable FRANK Accounts and FRANK Debit Cards and cannot be opted out of. We encourage you to experience the updated features and see how they may benefit you.

Q7: Can I choose which bonus reward to get?

A: For bonus rewards, the system compares the Bonus Interest and Bonus Cashback you stand to be credited and automatically credits you with the bonus reward with the **greater dollar value**.

Q8: I have a joint account, am I still eligible for the base and bonus rewards?

A: Yes, joint account holders are eligible for base and bonus rewards. However, each individual FRANK Debit Card linked to the FRANK Account must meet the S\$100 monthly minimum spend requirement to qualify for Bonus Cashback.

Q9: Are there changes to the fees and charges to the FRANK Account and FRANK Debit Card?

A: From 1 Oct 2025, there will no longer be a minimum balance requirement on the FRANK Account! We will remove the current monthly service fee of S\$2 when your daily average balance falls below S\$1000. There are no other changes to the existing fees and charges. Please refer to the **latest fee schedule** on our website.

Q10: Will my FRANK Account number change?

A: No, your **FRANK Account number will remain the same**. There are no changes to your FRANK Account number as part of this product update.

Q11: Will my FRANK Debit Card number change?

A: There is **no change to your FRANK Debit Card number**, and you can continue using your existing card as usual. Your card number may be changed only upon card replacement.

Q12: Will my GIRO payments/recurring payments be affected?

A: No, your **GIRO arrangements** and recurring payments will not be affected and will continue as usual.

Q13: My FRANK Debit Card design has been discontinued. What will happen?

A: You can continue using your existing FRANK Debit Card until it expires. Upon expiry or replacement, you'll receive a card with our popular Fuji design.



Q14: My FRANK Account is dormant. What should I do?

A: If you had linked your FRANK Account to OCBC Online Banking, you may reactivate it by logging in to Online Banking via a browser on your computer. (Customer Service > Accounts > Reactivate account).

If you do not see the FRANK Account on Online Banking, this means that it has not been linked to Online Banking. You may visit any OCBC Bank branch and bring along your NRIC or passport so that we can assist you in making a deposit in or withdrawal from your account.

Q15: I only have a FRANK Debit Card and not a FRANK Account currently, what will happen to my existing FRANK Debit Card if I apply for a new FRANK Debit Card, or a new FRANK Account that comes with a FRANK Debit Card? A: Your existing debit card will not be affected. You can retain or request to cancel it while you start using the new FRANK Debit Card and FRANK Account to enjoy the full benefits.

You may cancel your existing FRANK Debit Card via

<https://www.ocbc.com/assets/pdf/cards/dedit-card-maintenance-form.pdf>

FRANK Credit Card

Q16: What is going to happen to my FRANK Credit Card?

A: You can continue using your existing FRANK Credit Card until it expires. Upon expiry or upon request for replacement, you'll receive a card with our sleek Obsidian design.



There will be no change to your current benefits on your FRANK Credit Card. Continue to earn up to 10% cashback on your Online and Mobile Contactless transactions, FX and Green Merchant spending.

For details and terms and conditions governing the FRANK Credit Card programme, please refer to go.ocbc.com/frankcc

Q17: Why did the bank streamline all the card designs for FRANK Credit Card?

A: OCBC continually gathers feedback from our customers to improve our product benefits, product design and product experience. We regularly review card designs and may terminate, discontinue or withdraw the use or availability of any card designs.

Q18: My FRANK Credit Card is expiring soon, will it be renewed?

A: Yes, a **replacement card will be sent automatically** before your current card expires.