

## Terms and Conditions for the FRANK Online Account Opening Promotion (S\$10 Cash Reward) (the "Promotion")

### 1. General Terms and Conditions

1.1 The promotion period shall be from 1 October 2018 to 31 December 2018 (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 This promotion is only applicable to new OCBC Deposit Account holders who do not have any existing deposit account with OCBC Bank.

2.2 To qualify for this Promotion, customers must fulfil the following criteria below to receive the corresponding cash reward.

Qualifying Criteria	Cash Reward
Submit an application to open a FRANK Account ("Eligible Account") online at <a href="http://openaccount.ocbc.com">openaccount.ocbc.com</a> during the Promotion Period. The Eligible Account must also be approved and opened during the Promotion period.	S\$10

2.3 There will be three qualifying periods as set out below:

- (i) Period 1: 1 October to 31 October 2018
- (ii) Period 2: 1 November to 30 November 2018
- (iii) Period 3: 1 December to 31 December 2018

Only the first 200 qualifying customers in each of the aforementioned periods will be eligible for the Cash Reward. This means an aggregate of 600 qualifying customers are eligible for the Cash Reward for the entire Promotion Period.

### 3. Additional Terms and Conditions

3.1 The S\$10 Cash Reward for opening a FRANK Account online will be credited accordingly into the eligible FRANK Account based on the following schedule:

Accounts opened from 1 October 2018 to 31 October 2018 – by 30 November 2018

Accounts opened from 1 November 2018 to 30 November 2018 – by 31 December 2018

Accounts opened from 1 December 2018 to 31 December 2018 – by 31 January 2019

3.2 Each customer who participates in this Promotion is only entitled to receive one Cash Reward (a maximum of S\$10).

3.3 The eligibility of each customer to receive the Cash Reward shall be determined at the absolute discretion of OCBC Bank.

3.4 OCBC Bank reserves the right to claw back the Cash Reward if the eligible customer closes his Eligible Account during or within 6 months from the end of the Promotion Period.

3.5 The Cash Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Reward with any item of similar value. OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants.