



## Terms & Conditions Governing the FRANK Account and FRANK Debit Card Application Promotion (the “Promotion”)

### Promotion Period

1. The promotion period shall run from 20 January 2024 to 31 March 2024 (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 “Promotion Period”).

### Eligibility

2. You will qualify for the Promotion if you meet all the following conditions (“Eligible Cardmember”):
  - 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; and
  - b. you are not an existing FRANK Account holder or FRANK Debit Cardmember prior to the commencement of the Promotion; and
  - c. you have not closed an existing FRANK Account or FRANK Debit Card in the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities again thereafter; and
  - d. you are an existing SMU **MOE-funded loans** (ie. Tuition Fee **Loan**, Study **Loan** and **SMU Overseas Student Programme Loan**) borrower; and
  - e. your FRANK Account is active and in good standing at time of receiving the Cash Credit (defined below).

### Promotion Mechanics

3. The first 1,000 Eligible Customers monthly who fulfil the criteria in clause 2 set out in these terms and conditions shall be entitled to receive S\$20 cash credit (“Cash Credit”) (each a “Qualified Customer”).
4. The Cash Credit will be credited accordingly into the Qualified Customers’ FRANK Account based on the following schedule:
  - a. Accounts opened from 20 January to 31 January 2024 – by 31 March 2024
  - b. Accounts opened from 1 February to 29 February 2024 – by 30 April 2024
  - c. Accounts opened from 1 March to 31 March 2024 – by 31 May 2024
5. Each Qualified Customer who participates in this Promotion is only entitled to receive one Cash Credit (a maximum of S\$20) throughout the entire Promotion Period.

### General

6. The eligibility of any Eligible Customer to receive the Cash Credit shall be determined at the absolute discretion of OCBC Bank.



7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

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