

Terms and Conditions Governing FRANK Debit Card New to Card and Referral Promotion (the “Promotion”)

1. Promotion Period

- 1.1. The Promotion Period shall run from 8 September 2025 and ends on 30 September 2025 (or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its sole discretion) (“**Promotion Period**”).

2. Eligibility

- 2.1. You will qualify for the Promotion (“**Eligible Cardmember**”) if:

- a) You are a new FRANK Debit Cardmember – S\$10 worth of Old Chang Kee vouchers (“**Reward**”).
- i The promotion is valid only for new FRANK Debit Cardmember (“**New to Card**”) who has successfully applied for a FRANK Debit Card during the Promotion Period via any FRANK Stores as listed below:
- **SMU:** 70 Stamford Road #B1-43, Singapore Management University, Singapore 178901
 - **NTU:** 50 Nanyang Avenue Blk NS3-01-10, Academic Complex North, Nanyang Technological University, Singapore 639798
 - **NUS:** No. 2 College Avenue West, NUS Stephen Riady Centre, #01-01, Singapore 138607;
- ii You are not an existing FRANK Debit Cardmember prior to the commencement of the Promotion; and
- iii You have not held/cancelled a FRANK Debit Card in the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities again thereafter.
- b) You are an Existing FRANK Debit Cardmember (“**Referral**”) – S\$5 Reward
- i The promotion is valid only for existing FRANK Debit Cardmember (“**Referrer**”) who refer any other persons (“**Referred Individual**”) to any FRANK Stores to sign up for a FRANK Debit Card (“**Eligible Card**”).
- ii A referral will be considered successful when the Referred Individual submits an application at the FRANK Store and is validated by the FRANK Consultant during the Promotion Period (“**Successful Referral**”).
- iii Where a Referred Individual successfully signs up for at least 1 FRANK Debit Card, the Referrer will receive S\$5 worth of Old Chang Kee vouchers (“**Reward**”).

3. Promotion Mechanics

- 3.1. During the Promotion Period, each eligible cardmember determined by card approval date, who fulfil the criteria in clause 2 will be entitled to receive the Reward.
- 3.2. A total of S\$7,340.00 worth of Rewards are available for this promotion
- 3.3. Rewards are issued strictly on a first-come first served basis, while stocks last.
- 3.4. Once the total pool of S\$7,340.00 has been allocated, no further vouchers will be awarded, even if eligibility criteria are otherwise met.

- 3.5. Subject to the fulfilment of all conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, Eligible Cardmember who qualifies will receive the Reward upon sign-up or referral of new FRANK Debit Card.
- 3.6. Each eligible “New to Card” customer who participates in this Promotion is only entitled to receive one Reward throughout the entire Promotion Period.
- 3.7. There is no limit to the number of Referred Individuals and, accordingly, Rewards that a Referrer may successfully refer and receive.
- 3.8. The Reward will be issued by the FRANK Consultant at the FRANK Stores.
- 3.9. The Reward is non-exchangeable. There will be no cash alternative offered and cannot be replaced if lost, damaged, or expired.
- 3.10. Unless otherwise stated, the Promotion shall not apply in conjunction with any other privileges or promotions.
- 3.11. OCBC Bank reserves the right and may at any time at its absolute discretion and without giving any reason or notice to withdraw and/or invalidate any Reward awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, or invalidation.

4. General

- 4.1. The eligibility of any Eligible Cardmember, Referrer, or Referred Individual to participate in this Promotion and/or receive any Reward 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 customer and the dates of the Promotion.
- 4.3. 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.
- 4.4. 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.
- 4.5. 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.

- 4.6. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 4.7. By participating in this Promotion, each Eligible Cardmember and Referrer 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 this Promotion, and any other applicable purposes as set out in OCBC Bank’s Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies) (“Purposes”). Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individual for the collection, use, and disclosure of their personal data to the OCBC Group for the Purposes.
- 4.8. By participating in the Promotion, the Referrer and the Referred Individual consent to the following: (i) the Referrer consent to having the referrals and his or her name disclosed to the individuals(s) referred by them to OCBC Bank; and (ii) the Referred Individual consent to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.

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