



<b>FRANK Card Replacement Fee</b>	Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$30 card replacement fee applies from 3 card onwards.
<b>FRANK Card Design Fee</b>	For lost/stolen card or change of card design, card design fee of S\$10 – S\$20 applies. For damaged or faulty card, card design fee of S\$10 – S\$20 applies if you wish to change your card design.
<b>NETS FlashPay Top-up Fee</b>	S\$50 (top-up value); S\$0.25 per automatic top-up (waived till 31 December 2015).
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	



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