

Terms and Conditions Governing the OCBC FRANK Account and OCBC FRANK Debit Card Welcome Reward Promotion (May 2026)

V250526

The OCBC FRANK Account and OCBC FRANK Debit Card Welcome Reward Promotion 2026 (the “**Promotion**”) commences from 26 May 2026 and ends on 31 July 2026 (or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its sole discretion (“**Promotion Period**”).

Terms and Conditions governing the OCBC FRANK Account and OCBC FRANK Debit Card Welcome Reward Promotion 2026 are to be read in conjunction with the Terms and Conditions governing the OCBC FRANK Account and OCBC FRANK Debit Card found on OCBC website > Personal Banking > Cards.

1. Definitions

- 1.1. “**New Account**” refers to a new OCBC FRANK Account and OCBC FRANK Debit Card.
- 1.2. “**Eligible New-to-OCBC Customer**” refers to any individual who (i) currently does not hold any OCBC accounts or products, and (ii) has not held any OCBC account or products in the last six (6) months. Individuals who have closed any OCBC accounts or products within the last six (6) months prior to the application and participation of the Promotion will not be considered an Eligible New-to-OCBC Customer.

2. Eligibility

- 2.1 To be eligible to participate in the Promotion, an individual must be an Eligible New-to-OCBC Customer who applies for a New Account during Promotion Period and successfully opens the New Account within fourteen (14) calendar days from the date of application.
- 2.2 The New Account must be active and in good standing with OCBC Bank up to the point of fulfilment.
- 2.3 Employees of OCBC Bank are not eligible to participate in this Promotion.

3. Promotion Mechanics

- 3.1. An Eligible New-to-OCBC Customer shall be eligible to receive a **S\$20 cash reward (“Welcome Reward”)** upon satisfying the criteria set out in Clause 2.
- 3.2. Each Eligible New-to-OCBC Customer is entitled to receive a maximum of one (1) Welcome Reward during the Promotion Period.
- 3.3. The Welcome Reward will be credited into the Eligible New-to-OCBC Customer’s New Account (OCBC FRANK Account) within two (2) months from the month of opening the New Account. Where the account opening date for OCBC FRANK Account and the card issuance date for OCBC FRANK Debit Card fall in different months, reference will be made to the later of the two (2) months for the purpose of determining the fulfilment timeline. Please refer to the table below for the crediting schedule:

New Account Opened In	Welcome Reward will be credited by
May 2026	July 2026
June 2026	August 2026
July 2026	September 2026

- 3.4. For the avoidance of doubt, if any person entitled to the Welcome Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Welcome Reward to another person.
- 3.5. OCBC reserves the right and may at any time be at its absolute discretion and without giving any reason or notice to withdraw, claw back, cancel 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, claw back, cancellation or invalidation.

4. General

- 4.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 OCBC 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 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.
- 4.3 OCBC 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.
- 4.4 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 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 OCBC's decision on all matters relating to the Promotion, is final, conclusive and binding on all customers. No appeal or correspondence will be entertained or accepted by OCBC. OCBC shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
- 4.7 If OCBC subsequently discovers that a customer is in fact not eligible to participate in the Promotion or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Reward (or reclaim it, if already awarded), by debiting any account of the customer. No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
- 4.8 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit 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 (Right of Third Parties) Act 2001 to enforce any of these Terms and conditions.
- 4.9 By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC 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 Group's Data Protection Policy (accessible via OCBC website > Group > Policies) and OCBC Singapore's Data Protection Policy (accessible via OCBC website > Personal Banking > Policies) ("Purposes").