

## Terms and Conditions governing the OCBC FRANK Account and OCBC FRANK Debit Card MGM Promotion 2026

V290126

The OCBC FRANK Account and OCBC FRANK Debit Card MGM Promotion 2026 (the “**Promotion**”) commences from 30 January 2026 and ends on 28 February 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 MGM Promotion 2026 are to be read in conjunction with the Terms and Conditions governing the OCBC FRANK Account and OCBC FRANK Debit Card.

### 1. Definitions

- 1.1. “**Referrer**” refers to an individual who invites family and/or friends to apply for a new OCBC FRANK Account and OCBC FRANK Debit Card using the Referrer's unique referral link generated via the OCBC website (Personal Banking > Cards > OCBC FRANK Account and OCBC FRANK Debit Card > Generate your unique referral link).
- 1.2. “**Referred Client**” refers to an individual who applies for a new OCBC FRANK Account and OCBC FRANK Debit Card using the Referrer's unique referral link.
- 1.3. “**Successful Referral**” refers to the Referred Client whose OCBC FRANK Account and OCBC FRANK Debit Card applications are approved within thirty (30) days from the date of application, and fulfil the criteria set out in Clause 3.
- 1.4. “**Cash Reward**” means the cash amount payable by OCBC to the Referrer and the Referred Client under Clause 3 upon satisfaction of these Terms and Conditions.

### 2. Eligibility

- 2.1 To be eligible to participate in the Promotion as a Referrer, an individual must (a) hold an active OCBC FRANK Account and OCBC FRANK Debit Card at point of referral; and (b) share their unique referral link with prospective Referred Clients (*Personal Banking > Cards > OCBC FRANK Account and OCBC FRANK Debit Card > Generate your unique referral link*).
- 2.2 An individual must ensure all information submitted for the purpose of generating the unique referral link is accurate and complete. In the event OCBC is unable to credit the Cash Reward into OCBC FRANK Account due to inaccurate or incomplete information, the Referrer's Cash Reward will be forfeited.
- 2.3 Employees of OCBC Bank are not eligible for this Promotion.

### 3. Promotion Mechanics

- 3.1. The Cash Reward(s) will be credited to the Referrer's and Referred Client's respective OCBC FRANK Account within 2 months following the end of the Promotion Period.
- 3.2. The credited Cash Reward(s) will be reflected in the Referrer's and the Referred Client's OCBC FRANK Account Statement with the description "FRANK MGM PROMO".
- 3.3. The Referrer's and the Referred Client's OCBC FRANK Account and OCBC FRANK Debit Card must be active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment; For avoidance of doubt, if the Referrer's and/or the Referred Client's OCBC FRANK Account and OCBC FRANK Debit Card is closed or inactive at the point of fulfilment, the Cash Reward will be forfeited.

- 3.4. There is no limit to the number of Referred Clients a Referrer may refer, and accordingly no limit to the Cash Reward a Referrer may receive based on the number of Successful Referral(s).
- 3.5. To qualify for Cash Reward, for each Successful Referral, the Referred Client must satisfy the following conditions within the first 15 days of account opening:
- a) Top up at least S\$500 into his/her OCBC FRANK Account; and
  - b) Perform at least 3 transactions on his/her OCBC FRANK Debit Card of minimum S\$5 each
- 3.6. Cash Reward(s) will be credited upon satisfaction of the criteria set out in Clause 3.5.
- a) Cash Reward(s) for Referrer: The amount of Cash Reward(s) payable to Referrer shall be determined based on the number of Successful Referrals achieved by the Referrer, as set out in the table below:

Number of Successful Referral(s)	Cash Reward per Successful Referral
1 <sup>st</sup> to 30 <sup>th</sup> Successful Referral(s)	S\$20.00
31 <sup>st</sup> and subsequent Successful Referrals	S\$30.00

- b) Cash Reward for Referred Client: Each Referred Client will only be entitled to a maximum of one (1) Cash Reward of S\$20 for the Successful Referral during the Promotion Period.
- 3.7. For the avoidance of doubt, if any person entitled to the Cash Reward(s) is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cash Reward to another person.
- 3.8. 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 Cash 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. The decision of OCBC on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
- 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 Cash 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 Referrer and the Referred Client 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**"). Where the Referrer has provided the personal data of a Referred Client, the Referrer confirms that they have obtained consent from the Referred Client for the collection, use, and disclosure of their personal data to OCBC Group for the Purposes.
- 4.10 By participating in the Promotion, the Referrer agrees and consents to the disclosure of his/her name on the leaderboard published on the OCBC website and/or in-store at the branches, which will be updated on a monthly basis during the Promotion Period, if applicable.
- 4.11 By participating in the Promotion, both the Referrer and the Referred Client consent to the following:
- i. The Referrer consents to having the referrals and his/her name disclosed to the person(s) referred by them to OCBC Group; and
  - ii. The Referred Client consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.