

Terms and Conditions Governing the OCBC FRANK Account and OCBC FRANK Debit Card TGI-FRANK Upsized Cashback Promotion (July 2026)

V3006026

The OCBC FRANK Account and OCBC FRANK Debit Card TGI-FRANK Upsized Cashback Promotion 2026 (the “**Promotion**”) takes place on every Friday in 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 TGI-FRANK Upsized Cashback 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. Eligibility

- 1.1 To be eligible to participate in the Promotion, an individual must hold an active OCBC FRANK Account and OCBC FRANK Debit Card (“**Eligible Customer**”).
- 1.2 The OCBC FRANK Account must be active and in good standing with OCBC Bank up to the point of fulfilment.
- 1.3 To qualify for the Promotion, the Eligible Customers must have performed at least one (1) qualifying transaction(s) at the eligible merchant(s) designated for the specific Friday, using their OCBC FRANK Debit Card, on days listed under Clause 2.4 during the Promotion period; and the qualifying transaction(s) must be a Visa transaction made under MCC 5812 and MCC 5814 in Singapore dollars.

2. Promotion Mechanics

- 2.1. An Eligible Customer shall be eligible to receive a 5% cashback (“**Upsized Cashback**”) for each of the transaction that satisfy the criteria set out in Clause 1.3, capped at a maximum of S\$5.00 per Friday per Eligible Customer during the Promotion Period.
- 2.2. The Upsized Cashback will be truncated to 2 decimal places and will be credited into the Eligible Customer’s OCBC FRANK Account within the next calendar month.
- 2.3. The Upsized Cashback will be credited as “Cash Rebate”.
- 2.4. Please refer to the table below for the promotion dates, the eligible merchant designated for each specific Friday, and the crediting schedule:

Date of Promotion	Eligible Merchants	Upsized Cashback will be credited by
3 July 2026	Overscoop	31 August 2026
10 July 2026	Pizza Hut	31 August 2026
17 July 2026	Nan Yang Dao	31 August 2026
24 July 2026	Tea Me Tea	31 August 2026
31 July 2026	Pizza Hut	31 August 2026

- 2.5. For avoidance of doubt, this Promotion shall apply in conjunction with the Base Cashback and Bonus Cashback. For reference, refer to the Terms and Conditions Governing OCBC FRANK Debit Card and the Terms and Conditions Governing OCBC FRANK Bonus Rewards Programme found on OCBC website > Personal Banking > Cards > OCBC FRANK Account and OCBC FRANK Debit Card > Terms and conditions.
- 2.6. For the avoidance of doubt, if any person entitled to the Upsized Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Upsized Cashback to another person.
- 2.7. 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.

3. **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").