

Terms and Conditions Governing the OCBC Branch Promotion (October to November 2026)

V141026

The OCBC Branch Promotion 2026 (the “**Promotion**”) takes place at selected OCBC Branches from 19 October to 13 November 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 Branch 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 > Debit Card > OCBC FRANK Debit Card > Learn More > OCBC FRANK Account and OCBC FRANK Debit Card.

1. Definitions

- 1.1. “**Referrer**” refers to an individual who invites family and/or friends to successfully submit the application (“**Successful Referral**”) 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 referral link*) at selected OCBC Branches at NUS, NTU or SMU during the Promotion Period.
- 1.2. “**Referred Client**” refers to an individual who successfully submitted the application for a new OCBC FRANK Account and OCBC FRANK Debit Card using the Referrer’s unique referral link at selected OCBC Branches at NUS, NTU or SMU during the Promotion Period.
- 1.3. “**New Customer**” refers to an individual who successfully submitted the application for an OCBC FRANK Account and OCBC FRANK Debit Card at selected OCBC Branch at NUS, NTU or SMU during the Promotion Period.

2. Eligibility

- 1.1 To be eligible to participate in the Promotion (“**Eligible Customer**”), an individual must:
 - a) Be a Referrer who (i) holds an active OCBC FRANK Account and OCBC FRANK Debit Card at point of referral; and (ii) share his/her unique referral link with prospective Referred Client; or
 - b) Be a Referred Client who must not hold any existing OCBC FRANK Account and/or OCBC FRANK Debit Card at the time of application; or
 - c) Be a New Customer who must not hold an existing OCBC FRANK Account and/or OCBC FRANK Debit Card at the time of application

3. Promotion Mechanics

- 3.1. Eligible Customer who participates as a Referrer is entitled to receive one (1) Care Pack (“**Care Pack**”) for his/ her first Successful Referral. For each subsequent Successful Referral during the Promotion Period, the Referrer will receive one (1) chance to participate in the Lucky Dip (“**Lucky Dip**”). There is no limit to the number of Successful Referrals a Referrer may make.
- 3.2. Eligible Customer who participates as a Referred Client or New Customer is entitled to receive one (1) Care Pack during the Promotion Period.
- 3.3. The rewards available under this Promotion comprise of (a) Lucky Dip Rewards, and (b) Golden Ticket Rewards (collectively, the “**Reward**”). Lucky Dip Rewards are available through participation in the Lucky Dip at the selected OCBC Branches, while Golden Ticket Rewards are embedded in selected Care Packs. The quantity of Rewards available for this Promotion is specified in the table below:

Reward	Total Quantity
One (1) Apple iPhone 18 Pro Max (256GB)	One (1)
One (1) Apple MacBook Neo (256GB)	One (1)
One (1) Apple AirPods 5	Eight (8)
One (1) SkullPanda PopMart	Twelve (12)
One (1) Disney Pickleball Set	Forty Five (45)
One (1) Camel Mixed Nuts	One Hundred Twenty (120)
One (1) Disney Stitch Blind Box	One Hundred Thirty (130)

- 3.4. The Care Pack and Reward are available while stocks last and on a first come, first serve basis.
- 3.5. Eligible Customers who receive any of the following Rewards may redeem on the spot at the respective OCBC Branch:
- SkullPanda PopMart;
 - Disney Pickleball Set;
 - Disney Stitch Blind Box; or
 - Camel Mixed Nuts
- 3.6. Eligible Customers who receive any of the following Rewards will be contacted by OCBC via SMS and/or Phone Call by 31 December 2026, with details on the collection of the relevant Reward from the respective OCBC Branch at NUS, NTU or SMU. The Reward must be collected by 31 January 2027. Failure to do so will result in the forfeiture of the Reward.
- Apple iPhone 18 Pro Max (256GB)
 - Apple MacBook Neo (256GB)
 - Apple AirPods 5
- 3.7. Each Care Pack and/or Reward is not transferable, refundable or exchangeable for cash, and will not be replaced if lost, stolen, damaged or expired.
- 3.8. OCBC reserves the right to substitute or replace any Reward with an item of similar value at its sole discretion without notice to any person.
- 3.9. If any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been redeemed) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Reward be forfeited or withdrawn, if any Reward is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.

3. General

- 3.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2. 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.
- 3.3. 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.
- 3.4. 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.

- 3.5. 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.
- 3.6. 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.
- 3.7. 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.
- 3.8. 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").