OCBC Bank

65 Chulia Street OCBC Centre

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

V291026

The OCBC FRANK Account and OCBC FRANK Debit Card TGI-FRANK Promotion 2026 (the "**Promotion**") takes place on 6 and 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 Date**").

Terms and Conditions governing the OCBC FRANK Account and OCBC FRANK Debit Card TGI-FRANK 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. Promotion Mechanics

1.1. To be eligible to participate in the Promotion, an individual must hold an active OCBC FRANK Debit Card ("**Eligible Customer**").

1.2. To qualify for the Promotion, an Eligible Customer must make payment using an eligible OCBC FRANK Debit Card at Braek Acai & Coffee, SMU outlet on a Promotion Date.

1.3. Each Eligible Customer is entitled to purchase one (1) Hojicha Banana Pudding for S$1 (usual price S$9.30), while stocks last.

1.4. Each Eligible Customer is entitled to a maximum of one (1) redemption per eligible OCBC FRANK Debit Card under this Promotion.

1.5. The Promotion is limited to the first 200 redemptions on each Promotion Date, on a first-come, first-served basis.

1.6. 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.

2. General

2.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

2.2. 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.

2.3. 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.

2.4. 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.

2.5. 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.

2.6. 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.

2.7. 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.

2.8. 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.

2.9. 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").