

Terms & Conditions Governing the 2025 Q4 OCBC Debit Card and OCBC FRANK Debit Card Recurring Spend Activation Promotion (the “Promotion”)

1. Promotion Period

The promotion period shall run from 1 December 2025 to 28 February 2026 (both dates inclusive), comprising three consecutive periods (“Qualifying Months”):

- Month 1: 1 to 31 December 2025;
- Month 2: 1 to 31 January 2026;
- Month 3: 1 to 28 February 2026,

or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

2. Eligibility

You will qualify for the Promotion (“Eligible Cardmember”) if:

- a) you hold an OCBC Debit Card and/or an OCBC FRANK Debit Card (“Eligible Card”) ;
- b) you have received an electronic direct mail (eDM) or a Push Notification from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable).
- c) you meet the Minimum Qualifying Spend for any one cashback tier during the Promotion Period on your Eligible Card in accordance with the terms and conditions of the Promotion, subject to the redemption cap for that tier (as defined in Clauses 3 and 4(a));
- d) your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

3. Definitions

“Qualifying Spend”:


- a) refers to any retail transaction (including face to face or online purchases).
- b) does not include payments or transactions relating to annual card fees, insurance premiums, instalment payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, and other bank fees and charges.
- c) will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made, and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
- d) does not include transactions made with the following Merchant Category Codes (“MCC”):

MCC	Description
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities-Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5262	Marketplaces (only for Shopee Pay)
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands
6010	Member Financial Institution–Manual Cash Disbursements
6012	Member Financial Institution–Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers

6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, OffTrack Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

4. Promotion Mechanics

- a) Eligible Cardmembers who meet the Minimum Qualifying Spend for any cashback tier during the Promotion Period will be entitled to the corresponding cashback amount (defined below), subject to the redemption cap for that tier, with the possibility of also receiving a De'Longhi Icona Vintage Kettle & Toaster set.

Gift 1: Cashback				Gift 2: De'Longhi Set
Tier	Minimum Qualifying Spend	Cashback Amount	Redemption Cap	 <p>The top 500 spenders with the highest total Qualifying Spend during the promotion period will also each receive a De'Longhi Icona Vintage Kettle and Toaster set.</p> <p><i>(Image is for illustration purposes only. Colour of Gift may vary and is subject to availability.)</i></p>
1	Spend min. S\$700 monthly for 3 months	S\$100	100	
2	Spend min. S\$550 monthly for 3 months	S\$80	100	
3	Spend min. S\$350 monthly for 3 months	S\$60	100	
4	Spend min. S\$150 monthly for 3 months	S\$30	1,000	

- Eash Cardmember may only receive cashback for only one tier, and cashback cannot be combined or stacked across tiers.
 - If an Eligible Cardmember meets the Minimum Qualifying Spend for a given tier but the redemption cap for that tier has been reached, they will qualify for the next lower tier's Cashback, provided the redemption cap for that tier has not been met on the date the Minimum Qualifying Spend for the lower tier is achieved. This applies sequentially from Tier 1 down to Tier 4.
 - In addition to the Cashback, the top 500 Eligible Cardmembers with the highest Total Qualifying Spend posted during the Promotion Period will be eligible to receive a De'Longhi Icona Vintage Kettle & Toaster set.
- b) Cardmembers who hold both an OCBC Debit Card and an OCBC FRANK Debit Card can combine Qualifying Spend from both cards. The total Qualifying Spend across both cards during the Promotion Period will be aggregated to determine the applicable Cashback Tier based on the lowest monthly Qualifying Spend tier achieved over the 3-month period. The Cashback amount corresponding to that tier will be credited to the card with the higher total Qualifying Spend.

Illustration

Scenario 1: Customer spends within the same Qualifying Spend Tier every month.

Qualifying Month	Qualifying Spend	Cashback Earned
1	S\$750 (Tier 1)	S\$100 (Tier 1)
2	S\$800 (Tier 1)	
3	S\$700 (Tier 1)	

Scenario 2: Customer achieves different Qualifying Spend Tiers each month. Cashback is based on the lowest tier achieved over 3 months (Tier 3).

Qualifying Month	Qualifying Spend	Cashback Earned
1	S\$750 (Tier 1)	S\$60 (Tier 3)
2	S\$400 (Tier 3)	
3	S\$560 (Tier 2)	

Scenario 3: Customer does not meet the minimum Qualifying Spend for all 3 months and therefore does not qualify for Cashback.

Qualifying Month	Qualifying Spend	Cashback Earned
1	S\$2,100 (Tier 1)	S\$0 (No Cashback)
2	S\$50 (No tier)	
3	S\$50 (No tier)	

Note: To qualify, minimum Qualifying Spend must be met every month for 3 consecutive months.

Scenario 4: Customer makes Qualifying Spend on both OCBC Debit Card and OCBC FRANK Debit Card. Qualifying Spend is combined to determine the Cashback Tier, which is based on the lowest monthly tier achieved over 3 months. Cashback is credited to the card with the higher total Qualifying Spend.

Qualifying Month	Card	Qualifying Spend	Combined Qualifying Spend	Cashback Earned
1	OCBC Debit Card	S\$100	S\$150 (Tier 4)	S\$30 (Tier 4)
	OCBC FRANK Debit Card	S\$50		
2	OCBC Debit Card	S\$0	S\$180 (Tier 4)	
	OCBC FRANK Debit Card	S\$180		
3	OCBC Debit Card	S\$350	S\$350 (Tier 3)	
	OCBC FRANK Debit Card	S\$0		

Note: Cashback will be credited to the OCBC Debit Card, which has a higher total Qualifying Spend of S\$450 compared to the OCBC FRANK Debit Card's S\$230.

- c) For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Cardmember.
- d) OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.
- e) OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Cardmember closes his/her Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

5. Gift

- a) The Cashback will be credited into Eligible Cardmembers' Card account within (3) three months from end of Promotion Period.
- b) Eligible Cardmembers who qualify to receive the De'Longhi Icona Vintage Kettle & Toaster set will be notified of the redemption instructions within (3) three months from end of Promotion Period through but not limited to SMS, Mobile Push Notification or Email sent to the Eligible Cardmember's registered mobile number and email address with OCBC Bank.
- c) OCBC will only be able to determine whether a participant is eligible to receive the Gift after the promotion has ended and will not be able to provide the status of a participant's eligibility to receive the Gift prior to the campaign end date.
- d) Redemption of the Gift is subject to merchant's terms and conditions.

- e) The Gifts are available for redemption to Eligible Cardmembers meeting the Minimum Qualifying Spend on a first-come-first-served basis (identified on a daily basis) and while stocks last only.
The Gifts are strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gifts cannot be replaced if lost, misplaced, defaced, stolen or damaged.
- f) OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

6. General

- a) The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
- b) OCBC Bank 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.
- c) OCBC Bank 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 Bank 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.
- d) OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. 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.
- e) OCBC Bank 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.
- f) By participating in this Promotion, the Eligible Cardmember hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing, and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
- g) These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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