

Terms & Conditions Governing the OCBC FRANK Student Care Pack Activation (the “Promotion”)

1. Promotion Period

- a. The promotion period shall run from 06 October 2025 to 30 November 2025 (both dates inclusive), 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 if:

- a. You are a new OCBC FRANK Account holder and Debit Cardholder (“**Eligible Customer**”) who (i) currently does not hold an existing OCBC FRANK Account or Debit Card and has successfully applied for an OCBC FRANK Account and Debit Card during the Promotion Period, where such application was made online through a QR code at the locations set out below (“**OCBC Branch**”) provided by an OCBC Ambassador.

OCBC@SMU Branch	70 Stamford Road #B1-43 Singapore Management University (Li Ka Shing Library) Singapore 178901
OCBC@NUS Branch	50 Nanyang Avenue Blk NS3-01-10 Academic Complex North Nanyang Technological University Singapore 639798
OCBC@NTU Branch	No. 2 College Avenue West NUS Stephen Riady Centre #01-01 Singapore 138607

- b. You are an existing OCBC FRANK Debit Cardholder (a “**Referrer**”) who refers any other persons (“**Referred Individual**”) to sign up for the Eligible Products (as defined below).
- c. “**Eligible Products**” for purposes of the Promotion are the OCBC FRANK Account (“**Account**”) and OCBC FRANK Debit Card (“**Card**”).
- d. A referral will be considered successful when the Referred Individual applies for the **Eligible Products** following the instructions found in the referral link for the Promotion and such application is successfully submitted during the Promotion Period (a “**Successful Referral**”).

3. Promotion Mechanics

- a. The Referred Individual who successfully signs up for the Eligible Products including showing the application completion screen to the OCBC Ambassador, and the Referrer, will be entitled to a maximum of one (1) chance each throughout the Promotion Period, to redeem an OCBC FRANK Student Care Pack (the “**Gift**”) at an OCBC Branch if the following criteria is fulfilled:
 - I. the Referred Individual have their Account and Card application submitted during the Promotion Period;
 - II. the Referrer is an existing OCBC FRANK Debit Cardholder; and

- III. the Referred Individual must not be an existing Account holder or Cardholder or have cancelled their Account or Card in the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities again thereafter.
- b. For the avoidance of doubt, if 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 Customer, Referrer or Referred Individual.
- c. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer / Referrer / Referred Individual's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer / Referred Individual cancels his/her Card during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer / Referrer / Referred Individual 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 Eligible Customer / Referrer / Referred Individual 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 Eligible Customer / Referrer / Referred Individual. 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 an Eligible Customer / Referrer / Referred Individual is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

4. Gift

- a. Eligible Customer / Referred Individual whose Account and Card application is submitted shall qualify to redeem the Gift.
- b. Eligible Customer / Referred Individual whose Account and Card application is approved instantly but do not redeem the OCBC FRANK Student Care Pack immediately will disqualify their chance to redeem the Gift.
- c. Referrers who refer a new person to sign up for an Account and Card within the Promotion Period, will be able to redeem the Gift at the OCBC Branch where their connected Referred Individual has signed up for their Account and Card successfully.
- d. There is a total of 300 obtainable Gifts across the OCBC Branches plus a total of 6 golden tickets inside the OCBC FRANK Student Care Packs (one golden ticket each in six selected OCBC FRANK Student Card Packs) per OCBC Branch. The golden ticket can be used to redeem one of the special prizes set out below across at the OCBC Branch where the Gift was obtained:

Item	Qty
Apple iPhone 17 (256GB)	3
Apple AirPods 4	3
Popmart Blind Box Skullpanda Series	12

- e. The availability of the Gifts at each OCBC Branch is whilst stocks last.
- f. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
- g. The Gift is strictly not exchangeable for cash.
- h. 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.

5. General

- a. The eligibility of any Eligible Customer / Referrer / Referred Individual 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. 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.
- g. The Referrer consents to having his/her information disclosed to the Referred Individual and any other parties as the Bank may in its sole and absolute discretion deem fit, for the purpose of this Promotion.
- h. The Referred Individual consents to having his/her information (including such information (a) relating to the referral or the Promotion; (b) required for the fulfilment of the Gift to the Referrer and the Referred Individual and the Referred Individual's status of successful application) disclosed to the Referrer and any other parties as the Bank may in its sole and absolute discretion deem fit, for the purpose of this Promotion.
- i. By participating in this Promotion, each Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group"), its business partners, and its agents for the purposes of this Promotions, managing and administering the Gifts where applicable, and such other related purposes, in accordance with OCBC Group's Data Protection Policy (which can be accessed via the OCBC website > Group> Policies) ("Purposes"). Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individual for the collection, use, and disclosure of their personal data to OCBC Group for the Purposes.