

**Terms and Conditions for the FRANK Online Account Opening Promotion (S\$10 Cash Reward)
(the "Promotion")**

1. General Terms and Conditions

1.1 The promotion period shall be from 1 May 2019 to 31 August 2019 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period").

2. Eligibility

2.1 This promotion is only applicable to new OCBC Deposit Account holders who do not have any existing deposit account with OCBC Bank within the period of 6 months prior to the Promotion start date of 1 May 2019 (i.e. 1 November 2018 to 30 April 2019).

2.2 To qualify for this Promotion, customers must fulfil the following criteria below to receive the corresponding cash reward ("Cash Reward").

Qualifying Criteria	Cash Reward
Submit an application to open a FRANK Account ("Eligible Account") online at openaccount.ocbc.com during the Promotion Period. The Eligible Account must also be approved and opened during the Promotion Period.	S\$10

2.3 There will be four qualifying periods as set out below:

- (i) Period 1: 1 May to 31 May 2019
- (ii) Period 2: 1 June to 30 June 2019
- (iii) Period 3: 1 July to 31 July 2019
- (iv) Period 4: 1 August to 31 August 2019

Only the first 200 qualifying customers in each of the aforementioned periods will be eligible for the Cash Reward. This means an aggregate of 800 qualifying customers are eligible for the Cash Reward for the entire Promotion Period.

3. Additional Terms and Conditions

3.1 The S\$10 Cash Reward for opening a FRANK Account online will be credited accordingly into the eligible FRANK Account based on the following schedule:

- Accounts opened from 1 May 2019 to 31 May 2019 – by 30 June 2019
- Accounts opened from 1 June 2019 to 30 June 2019 – by 31 July 2019
- Accounts opened from 1 July 2019 to 31 July 2019 – by 31 August 2019
- Accounts opened from 1 August to 31 August 2019 – by 30 September 2019

3.2 Each customer who participates in this Promotion is only entitled to receive one Cash Reward (a maximum of S\$10) throughout the entire Promotion Period.

3.3 The eligibility of each customer to receive the Cash Reward shall be determined at the absolute discretion of OCBC Bank.

- 3.4 OCBC Bank reserves the right to claw back the Cash Reward if the eligible customer closes his Eligible Account any time from the date it was opened and up to the date falling 6 months from the end of the Promotion Period.
- 3.5 The Cash Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Reward with any item of similar value. OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants.
- 3.6 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of the Cash Reward. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any reward, and / or for any loss, injury, damage or harm suffered or incurred or in connection with the use of any reward by any person.
- 3.7 The decision of OCBC Bank on all matters relating to this 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 this Promotion, these terms and conditions will prevail.
- 3.8 These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.