



Terms and Conditions Governing FRANK Debit Card

General:

1. I agree to and shall abide by all terms and conditions governing card replacement (“Card Replacement”) set out below.
2. I shall not duplicate or distribute any card designs (including logos) without the prior written consent of OCBC Bank, regardless of whether such card designs are currently in circulation or public domain.
3. I agree that OCBC Bank shall not be responsible or liable for and agree to absolve OCBC Bank from all responsibilities or liabilities arising out of or in connection with any card design, including but not limited to that related to picture quality, third party’s claims and errors and/or inconsistencies between the picture designs displayed at the store, online and other forms or means in any manner.
4. I accept that OCBC Bank may terminate, discontinue or withdraw the use or availability of any card designs at any time without notice to me.
5. I agree to pay OCBC Bank the prevailing card design fee for any card design selected by me whenever I apply for or replace any card and this includes any similar card designs previously selected and paid by me. I agree that the card design fee may be paid by debiting any of my accounts with OCBC Bank or other means as the Bank may agree.
6. I accept that OCBC Bank may vary the card design fee of any card at any time and from time to time and will not refund nor return the difference between the card design fee previously paid by me and the revised card design fee.
7. I accept that OCBC Bank reserves the right to select any card design for me in the event that a card design is not selected, indicated or stated clearly in my application form, replacement form or card design request form.

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