Terms & Conditions Governing the FRANK Ultimate Swiftie Challenge
(the "Promotion")

Promotion Period

1. The Promotion runs from 25 Jan 2024 to 22 February 2024 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**") at its absolute discretion ("**Promotion Period**").

Eligibility

2. This Promotion is applicable to individuals who meet all the following conditions ("Eligible Cardmember"):

    a. You are a FRANK Debit Cardmember and your FRANK Debit Card account ("Card Account") is active and in good standing with OCBC Bank during the Promotion Period; and

    b. you are a follower of @frankbyocbc Instagram account; and

    c. you are a resident in Singapore; and

    d. you post a creative comment on the Instagram posts following the post instructions relating to this Promotion on the @frankbyocbc Instagram account, stating why you should win the Prize (as defined below) in this Promotion ("Submission"); and

    e. you tag 2 friends in the Submission; and

    f. you keep your Submission live until 29 February 2024.

2. Each Eligible Cardmember is allowed to submit multiple Submissions across the Promotion Period. However, Submissions with repeated and/or plagiarised content and/or ideas/captions will be deemed invalid. OCBC Bank shall be entitled to deem at its sole and absolute discretion whether any Submission is valid or not.

Prizes Giveaway Details

3. OCBC Bank will, at its sole and absolute discretion, select a total of 4 Eligible Cardmembers with the best Submissions ("Winners") across the Promotion Period on 23 February 2024.

4. There will be 1 Winner for every Instagram Post every week (every Thursday to Wednesday), with a total of 4 Winners for the Promotion.

Prize	**Quantity**
A pair of Suite Access Ticket for Concert on 2nd March 2024 (the "Prize")	1 set

5. Winners will be notified via Instagram direct message by 25 February 2024. Winners must provide OCBC Bank with the following information via Instagram direct message:

    a. Full name;
    b. Contact number; and
    c. Mailing address

6. Information provided to OCBC Bank will be used solely for the purpose of eligibility verification and Prize fulfilment by OCBC Bank. If the Winner fails to provide OCBC Bank with the details in accordance with Clause 5 above, he/she shall be deemed as forfeiting the Prize and shall no longer be entitled to the Prize.

7. The Prize will be sent to the Winner via registered courier by 29 February 2024.

8. The Prize is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.

9. OCBC Bank reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

10. OCBC Bank reserves the right to draw reserve winners to replace any winners who is or may be subsequently found to be ineligible or disqualified.

11. The Prize is strictly not refundable and cannot be replaced if lost, damaged, or expired. The Prize is strictly not exchangeable for cash.

12. In the event that the Prize is not claimed, the Prize will be forfeited.

General

1. The Promotion shall not apply in conjunction with any other privileges or promotions.

2. 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.

3. The Gift is not transferable or exchangeable for other items. OCBC Bank reserves the right to replace the Gift with any item of similar value.

4. OCBC Bank reserves the right and at any time 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.

5. 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.

6. 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.

7. 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 (Cap 53B) to enforce any of these terms and conditions.

8. By participating in this Promotion, the 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") for the purposes of managing 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).