

Terms and Conditions Governing OCBC FRANK Debit Card July Minimum Spend Campaign

V24062025

The OCBC FRANK Debit Card July Campaign (the “**Promotion**”) commences from 1 July 2025 and ends on 31 July 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing OCBC FRANK Debit Card July Campaign are to be read in conjunction with the Terms and Conditions governing OCBC Debit cards, Terms and Conditions governing Card Replacement, as well as the Debit Cardmember Agreement found on OCBC website > Personal Banking > Cards > Debit Cards

1. Eligibility

- 1.1 The Promotion is open to customers of OCBC who hold “**Eligible Account**” (as defined in clause 1.2), are main cardholders of “**Eligible Card**” (as defined in clause 1.3), and receives an email or other forms of communication from OCBC notifying on this promotion (“**Eligible Customer**”).
- 1.2 An “**Eligible Account**” refers to an individual (personal) OCBC FRANK Account, or any account deemed eligible by OCBC.
- 1.3 An “**Eligible Card**” refers to an individual (personal) OCBC FRANK Debit Card only.
- 1.4 Customers who close their existing accounts set out in clause 1.2 during the Promotion Period and re-open a new Eligible Account are not eligible to this Promotion or any other promotions in relation to Eligible Account.
- 1.5 Customers who suspend, cancel, and/or terminate their existing cards set out in clause 1.3 during the Promotion Period and re-apply a new Eligible Card are not eligible to this Promotion or any promotion in relation to the Eligible Card.

2. Definitions

2.1 “Qualifying Spend”:

- a) refers to any retail transactions (including face to face or online purchases);
- b) does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, Shopee Pay, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, transactions made at TransitLink General Ticketing Machines, NETS payments including NETS FlashPay, Cash withdrawal, spend incurred on or in connection with any stored value and prepaid products, foreign currency transactions, any foreign currency transaction Fee that is imposed by OCBC and/or the Visa association, and other bank fees and charges;
- c) shall be determined by its posted date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction posted may differ from the actual date the transaction was made and OCBC bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
- d) OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”

3. Promotion Mechanics

- 3.1 An Eligible Customer will be entitled to receive the “Gift” as defined in the table below when a Qualifying Spend transaction (as defined in clause 2.1) is performed on an Eligible Card within the Promotion Period.

Action by Eligible Customer	Gift	Number of “Selected Customers”
S\$400 Qualifying Spend transactions (defined in Clause 2.1) on an Eligible Card with the Promotion Period	Receive 1 (one) Disney Stitch Duffel Bag	First 300 Eligible Customer

The following examples are for illustration:

Example 1: If the Eligible Customer makes a Qualifying Spend of S\$400 on or before 31 July 2025, the Eligible Customer will be awarded with 1 Gift.

Example 2: If the Eligible Customer makes 2 (two) Qualifying Spend of S\$200 on or before 31 July 2025, the Eligible Customer will be awarded with 1 Gift.

Example 3: If the Eligible Customer makes 2 (two) Qualifying Spend of S\$400 on or before 31 July 2025, the Eligible Customer will be awarded with 1 Gift.

Example 4: If the Eligible Customer makes a Qualifying Spend of S\$800 on or before 31 July 2025, the Eligible Customer will be awarded with 1 Gift.

- 3.2 Each Eligible Customer is only entitled to receive a maximum of one Gift.
- 3.3 If you are eligible to receive the Gift for the Promotion Period, you will be notified through an email (“Redemption Notice”) sent to your email address on record with the Bank, at point of extraction.
- 3.4 The Redemption Notice will set out details, will be sent out within 6 calendar weeks from the end of the Promotion Period on the redemption of the Gift.
- 3.5 The Gift must be redeemed at Short Q (176 Orchard Road, #01-57 The Centrepont, Singapore 238843) by 30 September 2025 (“Redemption Period”). Gift which are not redeemed by the end of the Redemption Period will be deemed to be forfeited.
- 3.6 The Gift are awarded on a first-come-first-serve basis, whilst stocks last and subject to availability; each Gift may be of any colour. OCBC Bank shall not be required to notify and/or update on the stock availability of the Gift.
- 3.7 The Gift is strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited and strictly not exchangeable for cash.
- 3.8 OCBC Bank reserves the right to substitute or replace the Gift or part thereof with an item of similar value at its sole discretion without notice to any person.
- 3.9 For the avoidance of doubt, in the event that any Selected Customer 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.
- 3.10 If any Selected Customer is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) deny the Gift and there will be no compensation whatsoever after such cancellation; (ii) request the relevant Selected 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 or such other amount as it deems fit from the account(s) of the Selected Customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be withdrawn, if any Gift are 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.
- 3.11 The Gift, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Gift or part thereof with an item of similar value at its sole discretion without notice to any person.

4. General

1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
2. 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, malfunction or inability of redemption in any product or the deficiency or inability of redemption 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.
3. 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. 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.
4. 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.
5. 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.
6. These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
7. By participating in this Promotion, each Eligible Customer or Selected Customer hereby agrees and consents to the collection, use and disclosure of their personal data and where applicable, their child's personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") and its business partners, for the purposes of managing, marketing, and administering the Promotion and/or Gifts (collectively "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 individuals for the collection, use, and disclosure of their personal data to OCBC Group for the Purposes.