



No.	Question	Answer
<b>Section 1: Generic questions on holiday of loan</b>		
1	What is a holiday of loan repayment?	It is a deferment or suspension of loan payment obligation for a limited period of time.  During this period, borrowers/customers with loan that meet the conditions do not need to make any payments, and no late payment charges or penalties will be imposed.
2	What is the holiday period?	CIMB will provide a <b>2-month holiday</b> from October 1, 2020 to November 30, 2020.
3	Will there be a waiver of interest or will I be charged interest during the 2-month holiday?	Interest will not be accrued and you are <b>not required</b> to make any payments until the end of the holiday period.  Interest on the loan will <b>not be compounded</b> during the holiday period and <b>interest on interest will not be charged</b> .  Loan payments will resume after the holiday period.
4	Can I ask for more than 2 months deferment?	The holiday period is only for 2 months from October 1, 2020 to November 30, 2020.
5	Do I need to apply?	There is no action required on your part if you wish to participate as the bank will automatically enroll all eligible individual customers.
6	Is this program for all? How do I know if I'm eligible for the 2-month holiday?  Is the Fixed Term Loan product eligible for this holiday program?	The payment holiday applies to all loans which are booked and outstanding as of September 15, 2020. The loan must be current as of September 30, 2020.  If your product is the Fixed Term Loan product, then you are eligible for this holiday program.
7	How does this holiday program work?	During the holiday period, you are not required to pay for your installment due October 1 and November 1, 2020.  You may settle your amount due two ways: (A) <b>Payment of installment due on or before December 31, 2020:</b> With your confirmation, you can settle for both October and November installment dues on or before December 31, 2020. To choose this payment option, see item 9. (B) If CIMB does not receive confirmation for option (A) above <b>(Payment of installment due on or before December 31, 2020),</b>

		<p>the maturity of the will be extended by 2 months.</p> <p>During the holiday period, interest will not be accrued on our system.</p> <p>See illustration below and refer to our Terms and Conditions for a full illustration.</p> <table border="1"> <thead> <tr> <th>Accrual Month</th> <th>Payment Due</th> <th>Installment Amount</th> <th>Principal</th> <th>Interest</th> </tr> </thead> <tbody> <tr> <td>August</td> <td>1-Sept-20</td> <td>1,200</td> <td>500</td> <td>700</td> </tr> <tr> <td>September</td> <td>1-Oct-20</td> <td>Not Required</td> <td>500</td> <td>700</td> </tr> <tr> <td>October</td> <td>1-Nov-20</td> <td>Not Required</td> <td>0</td> <td>0</td> </tr> <tr> <td>November</td> <td>1-Dec-20</td> <td>1,200 (from Oct due)</td> <td>0</td> <td>0</td> </tr> <tr> <td>December</td> <td>1-Jan-21</td> <td>1,200</td> <td>500</td> <td>700</td> </tr> </tbody> </table> <p>Note for item 7(B):</p> <ul style="list-style-type: none"> <li>Your loan maturity will be extended by 2 months as a result of the 2-month payment holiday.</li> </ul>	Accrual Month	Payment Due	Installment Amount	Principal	Interest	August	1-Sept-20	1,200	500	700	September	1-Oct-20	Not Required	500	700	October	1-Nov-20	Not Required	0	0	November	1-Dec-20	1,200 (from Oct due)	0	0	December	1-Jan-21	1,200	500	700
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8	Do I need to pay for the installment amount after the holiday period on December 1?	Yes, you are required to pay after the holiday period which is on December 1, 2020.																														
9	How do I enroll / choose to pay my installment amount due on or before December 31, 2020?	<p>You can choose to pay your October and November loan amount due on or before December 31, 2020. To avail, send "PAY &lt;space&gt; &lt;last name&gt;" to 09191611291 on or before October 27, 2020. Ex: PAY CRUZ.</p> <p>You must send the message using the mobile number registered with CIMB Bank Philippines. Otherwise, the Eligible Customer can call the Customer Care Team by dialing #2464 (#CIMB).</p>																														
<b>Section 2: Additional Questions</b>																																
10	My loan is past due; can I qualify?	Loans accounts booked on or before September 15, 2020 that are past due as of September 30, 2020 will not qualify for the holiday program.																														
11	Does the holiday apply to newly approved/ newly disbursed/ progressively disbursed loans?	The payment holiday applies to all loans which are booked and outstanding on or before September 15, 2020. Customers must be current as of September 30, 2020 in order to be eligible for the program.																														
<b>Section 3: Opt Out Process</b>																																
12	I do not mind paying my monthly installment amount. How do I opt out of the program?	<p>If you still want to continue to pay for your installment for October and November, Send NOMORA &lt;Last_Name&gt; to 09191611291 on or before 10/09/2020. Ex: NOMORA CRUZ</p> <p>You must send the message using the mobile number registered with CIMB Bank Philippines. Otherwise, the Eligible Customer can call the Customer Care Team by dialing #2464 (#CIMB).</p> <p>Please make sure you input the correct Last Name as registered in our</p>																														

		<p>record. We would highly suggest you to check your LAST NAME on your CIMB Bank PH Mobile app by logging in to the app and go to Profile and Setting</p> <p>A confirmation SMS message will be sent to confirm that we have received your request. Please be reminded that once you opt out of the program, you cannot opt back in again.</p>
13	Until when can I opt-out of the holiday program?	You can opt out of the holiday program on or before October 9, 2020. Unfortunately, we will not accommodate any opt out request after October 9, 2020. Please be reminded that once you opt out of the program, you cannot opt back in again.
14	What will happen if I do not opt-out?	If you do not opt-out within the allotted time, your loan will be automatically enrolled to the 2-month loan holiday program referred to in item #7.
<b>Section 4: Payments Related</b>		
15	<p>What should I do if I already paid for my October 1 amount due?</p> <p>What should I do if I already processed my October 1 due via Auto Debit from a CIMB Account?</p>	If you have processed payment for your October 1, 2020 installment due, this will be treated as advanced payment for your installment due on December 1, 2020. In case of any further clarifications or concerns, you may call the Customer Care Team by dialing #2464 (#CIMB).
16	If I'm currently enrolled for the 2-month holiday program, but I already paid my amount due last October 1, do I need to pay on December 1?	<p>No. Your account is automatically enrolled for the 2-month holiday program. You are not required to pay. Resumption of payments will be on December 1, 2020 onwards.</p> <p>If you have processed payment for your October 1, 2020 installment due, this will be treated as advanced payment for your installment due on December 1, 2020. Your next installment due will be on January 1, 2021.</p>
17	<p><b><i>(For clients that opted to increase the maturity of the loan)</i></b></p> <p>I noticed that my maturity date is different when I checked my account online, why did it change?</p>	Since you are not required to pay for 2 months (October 1 and November 1), the loan tenure will be extended automatically by <b>2 months</b> to help ease your payment upon maturity of tenure.
18	I noticed I might end up paying more. Is this the case?	No, there will be no interest accrued during the holiday period. But since you are not required to pay for 2 months (October 1 and November 1), the loan tenure will be extended automatically by <b>2 months</b> .
<b>Section 5: Other questions relating to Loans</b>		
19	Will the Bank impose any fees for me to enjoy this holiday?	There will be no fees or charges imposed for this program.

20	<p><b>(For clients that opted to increase the maturity of the loan)</b></p> <p>Will my loan tenor/maturity change, if I am part of the holiday?</p>	<p>Since you are not required to pay for 2 months (October 1 and November 1), the loan tenor will not change but your maturity date will be extended automatically by <b>2 months</b> to help ease your payment. If your loan ends on September, 2024, after the holiday program, it will end November, 2024.</p>
<b>Section 6: Others</b>		
21	<p>Who should I contact for further information or to file a complaint?</p>	<p>a) If you wish to file any complaints, you may contact our Customer Service Officers through following channels:</p> <p>Speak with our Customer Service Officers available from 6am to 10pm from Monday - Sunday: Just dial #CIMB (#2462) on your phone! Local calls are toll-free for Globe, Smart, and PLDT subscribers nationwide. If you're currently not in the Philippines, please call +632 924 2462.</p> <p>Help Center: Open your CIMB Bank mobile app and send us a message through Give Us Feedback form on the Help Center menu. FAQs and Tutorials are also available in the Help Center section of the app.</p> <p>Email Us: For general inquiries not related to your Personal Loan account, you may send us a message on <a href="mailto:hello@cimb.com">hello@cimb.com</a>! We respond to email messages in the order that they are received, and will respond to your email as quickly as possible.</p> <p>b) If our handling of your query or complaint is not satisfactory to you, you may contact Bangko Sentral ng Pilipinas LINK or TELELINK at:</p> <p>Address : Consumer Assistance Desk, Ground Floor Multi-Storey Bldg., BSP Complex</p> <p>Telephone : 708-7087</p> <p>Fax : 708-7088</p> <p>Email : <a href="mailto:consumeraffairs@bsp.gov.ph">consumeraffairs@bsp.gov.ph</a></p>