

10 minutes to open an account



Higher interest rates



Zero transaction fees



Zero maintaining balance



Free withdrawals from 20k+ ATMs nationwide



8k convenient partner locations



Dear Friends,

Recently, we've been honored with not one, but three prestigious awards:

- The World HRD Congress Philippines Best Employer Brand Award
- The Asian Banking & Finance Digital Banking Initiative of the Year 2019 Philippines
- The Asian Banking & Finance Mobile Banking Initiative of the Year 2019 Philippines

Over 300,000 Filipinos trust us with their banking needs, the industry has acknowledged our efforts and our team is hungry to achieve more to make sure you get the most seamless digital banking experience. We appreciate the trust you are sharing with us and we are truly humbled. Six months and already, things are looking great for all of us. It is because of you that we do what we do: to make sure we deliver the best customer experience.

It goes without saying that we could not have done this without you, and I sincerely thank you for your unwavering patience and loyalty. We acknowledge that we can do a lot more to raise the bar in delivering excellence and trust that we are always working towards that.

We hope to be a part of your financial journey and we will continue to create compelling, innovative, and inclusive products for you and the rest of the Filipinos.

Maraming salamat po.

Gratefully,

**VIJAY MANOHARAN** CEO, CIMB Bank Digital









