

**GENERAL PROVISIONS ON TIME DEPOSIT****ACCOUNT OPENING**

1. The Time Deposit Account, herein after referred to as the "Account" is a locked-in savings account powered by CIMB Bank Philippines Inc. ("CIMB" or "Bank" or "CIMB Bank PH") and may be opened subject to the approval of CIMB, after taking into consideration the presentation of references acceptable to CIMB and after verification of applicant's identity and/or authority to open the account. By opening the Account, the Depositor confirms to have opted in and acknowledges to have issued a valid and enforceable consent for his/her personal and sensitive personal information to be shared to and processed by CIMB. The Account features are found in the Product Disclosure Sheet (PDS) posted on CIMB's official website.
2. The Depositor warrants and represents that he is the sole and the Beneficial Owner of the Account. By 'Beneficial Owner,' the Depositor declares that he ultimately owns and controls the Account.
3. The Depositor warrants that he/she is not suffering from any legal disability upon opening of the account.
4. The Depositor shall comply with the eligibility requirements to open an Account as set by the Bank and as may be notified by the Bank from time to time. If a Customer does not meet these eligibility requirements, the Customer will not be allowed to open a Time Deposit Account.
5. If there is a conflict or inconsistency among this Terms and Conditions, the PDS, or the Time Deposit Certificate to be issued to the Customer upon approval of their Account, the provisions of this Terms and Conditions will prevail.
6. Depositor will receive a Time Deposit Certificate upon approval and opening of their Account. The Time Deposit Certificate may be viewed at any time via the CIMB Mobile Application ("CIMB Mobile App").

**DOCUMENTATION**

7. The Depositor agrees to provide CIMB all the required documents for opening an Account via direct upload to CIMB Mobile App or through any other means as may be officially notified by CIMB.
8. The Depositor authorizes CIMB to obtain and verify the information collected from the Depositor through government agencies or third-party including banks, financial institutions, and credit bureaus.
9. The Depositor allows CIMB to conduct background check on the financial capability of the Depositor or for any other purposes CIMB may deem necessary.

**DEPOSITS**

10. The Depositor may create multiple Accounts at the same time up to the maximum allowable Accounts as may be determined by the Bank.
11. The Account will only be accessible via the CIMB Mobile App. Depositors are required to open and maintain an active and unblocked CIMB Savings Account which shall be linked to the Time Deposit Account. Customers may fund their Time Deposit Account only through their nominated and linked Savings Account. The linked Savings Account shall also serve as the settlement account upon maturity date.
12. The Principal Amount initially deposited in the Account must be in such amount as may be determined by CIMB. In this regard, the Depositor agrees and acknowledges that the Account has a specific and determined Term.
13. The Principal Amount is locked in the Time Deposit Account for the agreed upon Term and can only be withdrawn upon maturity, unless otherwise set forth in this Terms and Conditions.
14. CIMB may, at its sole and reasonable discretion, refuse to accept deposits or at any time return all or part of a deposit together with the interest due.
15. The Depositor shall reimburse CIMB any and all amounts credited by CIMB to his/her Account/s, including bank charges and other expenses, if any, should any transaction be dishonored due to fraud, forgery, material alteration or for any other reasons whatsoever. In this connection, CIMB is hereby given full power and authority, at its sole option to debit said amount/s from the Account of the Depositor with CIMB and / or set-off the same against any of the Depositor's funds in the actual/ constructive possession and/ or control of CIMB. Furthermore, the Depositor hereby knowingly, unconditionally and irrevocably releases and discharges CIMB, its owners, directors, officers and representatives from any right, claim, cause of actions that the Depositor or any third party may now or in the future claim against CIMB arising from or in connection with the transactions contemplated herewith.
16. The Depositor warrants that he/she has full and absolute title and right of disposition over all monies and funds in the Account.
17. In consideration of the Bank's accepting deposits which are not counted in the Depositor presence, the Depositor hereby assumes sole responsibility for any shortages/overages which may be found when the deposit is counted, and the total thereof does not match with the initial indicated deposit amount. CIMB shall be free and harmless from any liability arising therefrom.

However, should there be any shortage/overage found, CIMB shall inform the Depositor. The Bank is hereby authorized to alter the deposit amount to reconcile with the actual deposit received as verified by the Bank's authorized personnel.

18. CIMB reserves the right to debit any item previously credited to the Account which turns out to be an improper or erroneous credit. In such event, CIMB will have the right to debit the existing balance if the Account and/or any other funds of the Depositor in the custody of the Bank for the exact amount in question.

**COOLING OFF PERIOD**

19. The Depositor may close a Time Deposit Account no later than two (2) calendar days from create date (the "**Cooling-off Period**").
20. If Depositor closes his/her Account during the Cooling-Off Period, the Bank will remit in full the principal amount deposited in the Account, without interest earnings, to the linked Savings Account.
21. The closure of the Account within the Cooling-Off Period will not incur any additional fees or taxes, unless otherwise notified in writing by CIMB.

**CANCELLATION OR PRE-TERMINATION**

22. The Depositor is entitled to close their Account any time prior to the end of the Term ("**Pre-Termination**"). However, the Depositor shall be liable to pay the corresponding Documentary Stamp Tax (DST), Pre-Termination Fee (PTF) and other penalty fees and charges as may be reasonably determined and notified by CIMB to the Depositor from time to time.
23. The full amount of the DST, PTF and other penalty fees and charges shall be deducted from the Principal Amount or Gross Interest Earned of the Account.
24. No partial cancellation of an Account is allowed.

**LEGAL COMPENSATION CLAUSE**

25. The Depositor shall be liable for the payment of any of his/her obligation to CIMB.
26. CIMB may, at its own discretion and without incurring any liability therefor, apply all or any part of the Account/s to the payment in whole or in part of any obligation that may be due to CIMB from the Depositor.

**SERVICE AND OTHER BANK CHARGES**

27. CIMB is authorized to collect from the Depositor all applicable service charges, penalty charge and other fees the Account may incur.
28. CIMB, without need of prior notice, is authorized to deduct all such charges and fees from the Account without incurring any liability therefor.
29. Service charges, fees and penalties include, but are not limited to, the following: DST and PTF, Processing Fee, and other fees and charges CIMB may impose from time to time.
30. The method of computing the DST, PTF, Processing Fee, and other fees and charges shall be disclosed but not limited to the following channels: CIMB Mobile App, Website/Product Page, and PDS.
31. CIMB reserves the right to impose new service and maintenance charges and change existing charges within the limits allowed by law or pertinent regulations.

**AUTO RENEWAL**

32. The Depositor may choose to enable or disable auto-renewal in the CIMB Mobile App until a day before the maturity date. If auto-renewal is not enabled, Account will be automatically closed upon maturity date and the funds shall thereafter be credited to the Depositor's nominated settlement Savings Account.
33. If the auto-renewal option is enabled, the Bank will automatically create a new Account number for the Account with the same Principal Amount and Term. The prevailing interest rate for the Term shall apply upon renewal.
34. The Principal Amount for the renewed Term shall apply based on the selected auto-renewal option such as but not limited to principal and interest, principal only or no auto renewal and subject to the maximum allowable amount prevailing at the time. Any excess shall be credited to the settlement Savings Account.
35. The renewed Account shall be treated as a newly opened Account. However, the services, fees and charges prevailing at the time the Account is renewed shall apply.
36. Certificate of Deposit for renewed Account will be made available upon onboarding or upon request by the Depositor via the CIMB Mobile App.

**CHANGE OF PERSONAL INFORMATION OR CIRCUMSTANCES**

37. CIMB should be properly notified in writing of any change in the personal information. (e.g., postal address, civil status, etc.). CIMB, its officers and employees shall be held free from any harm for damages, claims and demands from the failure of the Depositor to do so. All correspondence relative to the Account shall be sent to the Depositor's present postal and email addresses indicated in CIMB's record.

#### ACCOUNT SECURITY

38. The Depositor accepts full responsibility for safeguarding the Depositor's own Account and be held liable for any transactions on the CIMB Mobile App.
39. In instances that the security of the Account is compromised, the Depositor must report the incident to the Bank within 24 hours. The Bank shall have the right to deactivate the Depositor's Account for the specified incident report or request.
40. The Depositor must submit a detailed written report of the incident and must present proof of compromise of the Account security. The Bank shall decide on Account reactivation based on the validity of the incident report.

#### SUSPENSION OR CLOSING OF ACCOUNTS

41. CIMB may suspend/freeze or terminate the Account without any prior notice if the Depositor has breached these Terms and Conditions, or when CIMB has learned of the Depositor's death, bankruptcy, or if there are insufficient funds to cover payments and instructions, or if CIMB has deemed a reasonable ground to do so.
42. CIMB reserves the right to immediately suspend/freeze or close the Depositor's Account at any time without prior notice in case of misrepresentation or falsity of information provided by the Depositor or if CIMB perceives, at any time and in its sole and reasonable discretion, that the Account may be or may have been used or is being used in connection with any fraudulent or illegal activities or transactions; or if CIMB perceives, at any time and in its sole and reasonable discretion, that it may be exposed to any financial, operational, legal, reputational or other risk in maintaining the Account, or if the Depositor fails to abide by any provision of the terms and conditions for the Account.
43. CIMB reserves the right to suspend/freeze or close the Account if the Depositor has handled his/her Account in a manner not satisfactory to CIMB.
44. In such events as described under Clause 41 to 43 above, CIMB shall remit to the Depositor the balance of his Account, which shall first be subject to the deduction of the corresponding DST, PTF, and other penalty fees or charges as may have been incurred by the Depositor.
45. CIMB and its officers and employees shall be held free and harmless from any liabilities, claims and demands of whatever kind in connection with or arising from the suspension/freezing or closure of the Account(s).
46. CIMB may terminate the Depositor's Account at any time, upon giving written notice, except in instances provided herein where no notice is required.
47. Releasing of the deposit proceeds of a Deceased Depositor shall be subject to Bank's policy.

#### INTEREST AND CREDITS

48. The Account/s shall earn a fixed interest rate per annum throughout the Term. The interest rate will depend on the Term chosen by the Depositor upon Account opening in accordance with pertinent laws, rules and regulations.
49. Interest shall be computed based on the Principal Amount and will be credited to the Depositor's nominated settlement Savings Account upon maturity date, less of applicable withholding tax, fees, and other charges.
50. Where applicable, effective interest rates may change when conditions warrant.
51. Prevailing interest for the relevant Term will apply on the Account opening date or renewal date, as the case may be.

#### UNCLAIMED BALANCES

52. Pursuant to the provision of existing laws, all unclaimed balances which represent deposits of money and/or interest accrued thereon held by CIMB for any Depositor who has no further financial transactions for a period of ten (10) years or more shall be reported and, when so ordered, deposited by CIMB to the Treasury of the Philippines, to the credit of the government of the Republic of the Philippines.

#### PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) RULES

53. Account/s shall be subject to applicable PDIC laws, rules and regulations including the insured value.
  - a. Deposits are insured by PDIC up to P500,000.00 per depositor.
  - b. PDIC shall assume that the name(s) appearing on the deposit instrument is/are the actual/beneficial owner(s) of the deposit, except as provided herein.

#### DATA PRIVACY

54. The "CIMB Group" consists of CIMB Group Holdings Berhad and all its related companies, including CIMB Bank PH.
55. The Depositor hereby confirms that he/she has read, understood and agreed to be bound by the CIMB Privacy Notice (which is available at the CIMB website and CIMB Mobile App) and the clauses herein, as may relate to the processing of his/her personal information and sensitive personal information.

For the avoidance of doubt, Depositor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.

56. The Depositor has agreed that CIMB may further collect, hold, use, and share his/her personal or sensitive personal information pursuant to the Data Privacy Act of 2012 (Republic Act No. 10173) and its Implementing Rules and Regulations to individual entities within the CIMB Group, merchants and strategic partners for as long as his/her records and personal or sensitive personal information are required and/or allowed by law to be retained and processed, whether for his/her protection or for the protection and pursuit of the legitimate interests and/or business purposes of CIMB.
57. In the event the Depositor provides personal, sensitive personal and financial information relating to third parties, including information relating to his next-of-kin and dependents (where you are an individual) for the purpose of opening or operating his account(s)/facility(ies) with CIMB or otherwise subscribing to CIMB's products and services, the Depositor (a) confirms that he/she has obtained their consent or are otherwise entitled to provide this information to CIMB and for CIMB to use it in accordance with this agreement; (b) agrees to ensure that the personal, sensitive personal and financial information of the said third parties is accurate; (c) agrees to update CIMB in writing in the event of any material change to the said personal, sensitive personal, sensitive personal and financial information; and (d) agrees to CIMB's right to terminate Depositor's Account should such consent be withdrawn by any of the said third parties.
58. The Depositor hereby gives consent to CIMB to effect cross-border transactions (including to make or receive payments), where applicable and allowed, the details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). The Depositor agrees to the above said disclosures on behalf of the Depositor and others involved in the said cross-border transaction.
59. Even after Depositor has provided CIMB with any information, Depositor will have the option to withdraw the consent given earlier. In such instances, CIMB shall have the right to discontinue the provision of any product, service, Account(s) and/or facility(ies) that is/are linked with such information.
60. This clause shall be without prejudice to any other clause in these Terms and Conditions which provides for the disclosure of information.

#### ASSIGNMENT CLAUSE

61. CIMB reserves the right to assign this Account and/or transfer the rights, interests and/or benefits or obligations under this Account to any of its subsidiaries, affiliates or to any bank and/or financial institutions pursuant to any banking merger, amalgamation or reorganization involving CIMB.
62. Depositor shall be bound to fulfill and perform his/her obligations to the transferee or assignee in accordance with this Terms and Conditions.
63. The liabilities and obligations created by this Terms and Conditions or any documents pertaining to the Account shall continue to be valid and binding for all purposes whatsoever notwithstanding any change by amalgamation, reconstruction, or otherwise, which may be made in the corporate structure of CIMB.

#### GOVERNING LAW AND VENUE

64. These terms and conditions shall be subject to, governed by and construed in accordance with laws of the Philippines and the prevailing laws or regulatory requirements or any other provisions or restrictions that may be imposed upon the Bank from time to time by the Bangko Sentral ng Pilipinas (BSP) or such other authority having jurisdiction over CIMB.
65. The parties hereto agree to submit to exclusive jurisdiction of the Courts of Taguig City, Philippines. The foregoing, however, shall not limit or be construed to limit the right of CIMB to commence proceedings against the Depositor in any other venue where assets of the Depositor may be found.
66. The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.

#### MISCELLANEOUS

67. Pursuant to the Implementing Rules and Regulation (IRR) of R.A. 9160 (Anti-Money Laundering Act of 2001), as amended, the Depositor(s) grants irrevocable and unconditional authority to the CIMB to report to the Anti-Money Laundering Council (AMLC) covered and suspicious transactions involving the Depositor's Account. The Depositor holds and sets free the CIMB, its Directors, Officers and Employees in the discharge of their duties in accordance with this law.
68. In compliance with the provisions of R.A 1405 (Law on Secrecy of Bank Deposits), CIMB shall not entertain inquiries or instructions over the telephone or by fax/telegram/cable message regarding any account nor through a representative unless authorized in writing by the Depositor(s)
69. CIMB shall not be held liable for any loss or damage that may be incurred by the Depositor or third party due to or occasioned by imperfect computer

programming procedures or by any defect in the material or workmanship of any computer equipment.

70. In case of extraordinary inflation or deflation of the currency stipulated herein, the provision of Article 1250 of the Civil Code shall not apply.
71. The Depositor agrees to be governed and bound by pertinent laws on the matter, such as but not limited to the rules of the Bank, the Bangko Sentral ng Pilipinas (BSP), the Bankers Association of the Philippines (BAP), the Bureau of Internal Revenue (BIR), as well as any subsequent amendments thereof and/or any new rules to the promulgated and applicable to the Account. CIMB reserves the right to delete, supplement or alter any of the herein terms and conditions.
72. Any change in this Terms and Conditions shall take effect on the effective date specified in the Bank's notice in accordance with applicable law or regulation thru any of the means set forth under the Section on Communication hereof.
73. Should the Depositor disagree with the changes in these Terms and Conditions, he/she may terminate this deposit agreement without the applicable penalty; provided that there is no legal or contractual impediment in the closure of the Account.

#### **PROVISIONS ON MOBILE APP AND ELECTRONIC BANKING**

74. The Depositor acknowledges that his/her transactions with CIMB, save for ATM transactions, are initiated and processed through the CIMB Mobile App. As such, the Depositor agrees to be governed by the processes for initiating and concluding transactions through the CIMB Mobile App. By downloading and using the CIMB Mobile App, the Depositor warrants that (i) he/she is familiar with mobile and how transactions are processed therein; (ii) the transactions he/she will initiate, processed and concluded using CIMB Mobile App shall be for lawful and legitimate purposes only; and that (iii) he/she shall not utilize the CIMB Mobile App for any unlawful purpose/s.
75. The Depositor(s) shall nominate a preferred Username, Password and MPIN upon enrollment to the CIMB Mobile App.
76. The Depositor shall not be allowed to use the Username, Password or PIN in whole or in part for any purpose, whether legal or illegal, other than as specifically intended to carry out your banking transactions via the CIMB Mobile App.
77. The Depositor authorizes CIMB to invalidate the Depositor's Username, Password or MPIN without prior notice. CIMB shall not be held liable for any loss or damage for the invalidation of the Depositor's Username, Password or MPIN.
78. The Depositor is allowed to change the Password or MPIN anytime. The Depositor shall be responsible for keeping the Username, Password/PIN confidential. The Depositor shall ensure that he/she has exercised reasonable care as to prevent unauthorized access and or/use of the Username, Password or MPIN this includes, but not limited to, the following:
  - a. Ensuring that the Depositor has not left the devices on which the Depositor has logged-in unattended and ensure that the Depositor has logged-off the service after each session.
  - b. Ensuring that the Username, Password or MPIN is not shared with anyone, including staff of the Bank.
  - c. Changing the Password and MPIN regularly or when the Depositor deems necessary.
79. CIMB shall have the absolute right to add, suspend, limit, withdraw or cancel any transactions, services and products offered in the CIMB Mobile App.
80. The Depositor agrees to undertake all the Bank's prescribed security measures in protecting the Depositor's Username, Password and MPIN. CIMB shall not be held liable against all claims, losses, damages or expenses including legal cost, that may arise from breach in confidentiality of the Depositor's Username, Password or MPIN.
81. CIMB shall ensure implementation of security measures to secure the CIMB Mobile App. However, CIMB shall not assume warranty on the confidentiality, secrecy and security of any information sent through any internet service provider, network system or other similar system.
82. The Depositor agrees that he/she shall nominate any of his/her Account as a nominated payment Account. CIMB, at its own option, may automatically enroll any other Accounts which may be linked with the Depositor's nominated payment Account without the need for any further authorization or consent of the Depositor.
83. The Depositor agrees that by enrolling in the CIMB Mobile App, other products under his/her name such as, but not limited to, loans may automatically be viewable. CIMB, however, reserves the right, at its discretion, to require any enrollment in select products, services and facilities as it may deem fit and appropriate.
84. Transactions carried out via the CIMB Mobile App shall be subject to applicable fees and charges at the time of the transaction. CIMB may from time to time upon giving the Depositor a notice, introduce or change fees and charges for the use of the CIMB Mobile App.
85. When CIMB introduces new services under the CIMB Mobile App, CIMB shall notify the Depositor of the new or revised terms and conditions within the period stipulated herein.
86. The Depositor shall authorize CIMB to debit the Depositor's Account for the amount of CIMB's fees and charges payable on transactions made via the CIMB Mobile App.
87. In cases the funds are insufficient to cover the fees and charges, CIMB may (i) refuse to carry out a transaction without incurring any liability as a result of such refusal, (ii) overdraw the Account by debiting fees or charges, or (iii) debit any other account the Depositor holds with CIMB.
88. By using the Username, Password and/or MPIN, the Depositor authorizes CIMB to carry out the transactions that the Depositor has initiated.
89. The Depositor agrees that the instructions which the Depositor has issued is at all times subject to limits and conditions set by CIMB, in compliance with local laws and regulations.
90. The Depositor assumes responsibility in checking the transaction record pertaining to any CIMB Mobile App transaction. Should the Depositor have any reason to believe that the records have not been accurately and completely captured by the CIMB Mobile App, the Depositor should immediately notify CIMB through any of the channels indicated in the Customer Care Contact Details below.
91. The Depositor may cancel, revoke, reverse or amend an earlier instruction provided that the request is received before the transaction is executed.
92. CIMB reserves the right to refuse to carry out any of the Depositor's instructions that are not consistent with CIMB's rules and regulations.
93. In case where the instructions of the Depositor require third-party approval, CIMB's obligation to perform such transaction would be subject to the approval and consent of the third-party obtained by the Depositor.
94. CIMB shall not be liable for any delay or shortcomings of the third-party whom the Depositor has account when CIMB is executing the instruction to them.
95. Any instruction transmitted after the relevant cut-off time shall be posted in the books and records of CIMB on the next business day following the date of the instruction.
96. CIMB shall not have any obligations to verify the authenticity of the instruction received from the Depositor through the CIMB Mobile App. CIMB shall give effect to any transactions received from the Depositor's CIMB electronic banking account.
97. The Depositor shall ensure that the information provided/supplied is accurate. CIMB shall not be responsible and liable for any inaccurate information that may lead to failure of transactions.
98. The Depositor is responsible for verifying and monitoring transaction history details and statements to ensure that there are no unauthorized transactions. Should there be any error in the transactions, the depositor may contact CIMB through any of the channels indicated in the Customer Care Contact Details below.
99. CIMB shall not be liable for any loss or damage of whatever nature (including without limitation, charges and or penalties which may be imposed by third-parties) in connection with the implementation of transactions via the CIMB Mobile App. Such instances include:
  - a. Disruption, failure or delay in implementation transactions relating to and in connection with the CIMB Mobile App which are due to circumstances beyond the control of CIMB fortuitous events such as but not limited to prolonged power outages, breakdown in computers and communication facilities, typhoons, floods, public disturbances and calamities and other similar or related cases.
  - b. Loss or damage a Depositor may suffer arising out of any improper, fraudulent access or utilization of the CIMB Mobile App due to theft or unauthorized disclosure of Usernames, Passwords and MPINs or violation of other security measures with or without your participation.
  - c. Inaccurate, incomplete or delayed information which the Depositor received due to disruption or failure of any communication facilities used for the CIMB Mobile App.
  - d. Such other circumstances or reasons which effectively prevent CIMB from implementing the transaction.
100. CIMB does not warrant the availability of the CIMB Mobile App twenty-four (24) hours a day, seven (7) days a week. In cases of preventive maintenance testing, planned downtime, or any downtime caused by fortuitous events, or analogous circumstances, CIMB shall notify the Depositor in advance of such unavailability, or if advance notification is not possible, at the earliest possible time.
101. CIMB shall not be liable for any indirect, incidental or consequential loss, loss of profit or damage a Depositor may suffer or have suffered by reason of the Depositor's use or failure or inability to use the CIMB Mobile App.
102. The Depositor agrees to hold CIMB, its stockholders, directors, officers, employees and representatives free and harmless, as well as indemnify them, from any and all liabilities, claims, damages, suits of whatever nature, arising out of or in connection with the implementation of the CIMB Mobile App, including any and all errors inadvertently committed, any computer related errors resulting to CIMB's failure to effect any instruction via CIMB Mobile App.
103. Transactions outside the Philippines shall be subject to the applicable rules and regulations of the BSP and/or any fiscal or exchange control requirements operating in the country where the transaction is affected.

104. The Depositor's Mobile App shall be effective upon Bank's confirmation of the activation of the Depositor's CIMB Mobile App and shall remain active until such time that the Depositor notifies the Bank, in writing, or any instructions received from the Depositor through any of the available channels under the Customer Care Contact Details below.
105. In case of any complaints and/or disputes arising from the CIMB Mobile App, Depositors may call CIMB through its Customer Care Contact Details found below.
106. Depositors are expected to comply with the following CIMB Electronic Banking Consumer Awareness Policies. The depositor shall be held responsible for the following:
- a. **Securing Username, Password and MPIN**
    - i. Depositor shall not disclose his/her Username, Password and MPIN.
    - ii. Depositor should not store Username, Password and MPIN on a computer.
    - iii. Depositor should regularly change the Password and MPIN and avoid simple or easy-to-guess passwords that contain personal data (i.e. birthday, name, etc.)
    - iv. Depositor should ensure compliance with the Bank's Privacy Notice and the Philippine Data Privacy Act of 2012. Ensure that personal information is private and undisclosed.
  - b. **Awareness and supervision of transaction history**
    - i. Depositor must always check his/her transaction history details and statements to ensure that there are no unauthorized transactions.
    - ii. Depositor should immediately notify CIMB for any discrepancies and unauthorized transactions.
  - c. **App Use and Access**
    - i. Depositor should ensure that the he/she has downloaded, registered, or accessed the correct CIMB Mobile App before doing any online transactions.
    - ii. Depositors should only use reputable online app stores to download the CIMB Mobile App. Beware of fake apps that are designed to deceive the general public.
    - iii. When possible, depositors should use data encryption software when sending sensitive customer information.
  - d. **Log-off or Log-out**
    - i. Depositor should ensure that he/she was able to log-off from the CIMB Mobile App before leaving their mobile phone unattended, even if it is for a short period of time.
    - ii. Depositor should always clear the internet/memory cache and transaction history after logging out from the CIMB Mobile App to remove saved account information.
  - e. **Reviewing the Privacy Notice**
    - i. During onboarding, Depositors are asked to read the Privacy Notice found in the CIMB Mobile App and on the CIMB website and confirm their understanding prior to completion of the enrollment.
    - ii. Depositor must regularly read the Privacy Notice to keep themselves informed and updated on how CIMB will process, protect and share their personal data.
  - f. **Other security measures**
    - i. Depositor should refrain from sharing their Username, Password or MPIN to any person, third-party, or other entity regardless of the reason.
    - ii. Depositor should avoid using public internet connections or unsecured network when conducting banking transactions through the CIMB Mobile App.
    - iii. Depositor must not disclose their personal information or their Username, Password or MPIN in any public forum or social media site.
    - iv. Depositor must remain vigilant while using the CIMB Mobile App to avoid third-parties from grabbing their mobile phones. Depositors are encouraged to use security screens on their mobile phones to prevent third-parties from viewing their details.
107. **Lost or Stolen Mobile Phone Device**
- a. In the event the Depositor's mobile phone device is lost or stolen, the Depositor agrees to immediately report through any of the channels indicated in the Customer Care Contact Details below.
  - b. The Depositor shall likewise immediately submit proof of loss (in a form acceptable to CIMB) via any of CIMB's Customer Contact channels. If the loss or theft of the mobile phone device occurred on a Saturday, Sunday,

legal holiday or on a day or time when CIMB is otherwise closed for business, the report must be made within the next banking day. Prior to receipt by CIMB of Depositor's report of loss or theft, all transactions shall be deemed conclusively binding upon the Depositor and CIMB will not be held liable for any loss or damage incurred by the Depositor.

- c. In case of a compromised Account, where CIMB receives information that the Depositor's account number, mobile number, email address and other personal and sensitive personal Information have been obtained by an unauthorized source/party, CIMB shall, without prejudice to such other actions that it may take, freeze or block the Account to prevent its unauthorized use, and CIMB will immediately notify Depositor of the situation.

#### COMMUNICATION

108. The Depositor hereby agrees that the Bank shall be entitled to adopt any one or more of the following manner or methods of communication concerning any changes in these Terms, including the effective date of any such change:
- a. By dispatching the same to the Depositor by courier or email. The communication made by the Bank in accordance with this Clause 108 (a) shall be deemed to have been received by or communicated to the Depositor on the date of delivery; and/or
  - b. By posting a notice in the Bank's premises stating such changes and its effective date of change. The communication made by the Bank in accordance with this Clause 108 (b) shall be deemed to have been received by or communicated to the Depositor on the date of posting of the notice in the Bank's premises; and/or
  - c. By way of a single publication (print or electronic) in one or more daily newspaper of the Bank's choice of such changes and its effective date of change. The communication made by the Bank in accordance with this Clause 108 (c) shall be deemed to have been received by or communicated to the Bank on the date of first publication (print or electronic) in any daily newspaper of the Bank's choice; and/or
  - d. By posting a notice of such changes and its effective date of change to the Depositor by way of an ordinary or registered post to the last known address of the Depositor in the Bank's record. The communication made by the Bank in accordance with this Clause 108 (d) shall be deemed to have been received by or communicated to the Depositor ten (10) calendar days after the date of posting of the notice to the Depositor by ordinary or registered post; and/or
  - e. By sending notice of such changes and its effective date of change by short message service ("SMS") or electronic mail to the Depositor or by posting the notice of such changes and its effective date of change on the Bank's website, or its Mobile App, or its other official social media platforms. The communication made by the Bank in accordance with this Clause 108 (e) shall be deemed to have been received by or communicated to the Depositor on the date the notice of such changes are sent by SMS or electronic mail to the Depositor or the date such notice of changes are posted on the Bank's website, its CIMB Mobile App, or its social media platforms.
109. All notices or communication given by the Depositor to the Bank shall be deemed to have been received by the Bank at the time of actual receipt by the Bank.
- a. The Bank is irrevocably authorized (but not obliged) to contact and/or notify the Depositor by ordinary post, hand, courier service, facsimile, electronic mail, telephone or any other means of communication as determined by the Bank whereby mail, fax, SMS, voice recording, text or other electronic messages or information are sent to the Depositor's address, e-mail address or mobile phone number or other contact number or particulars on record with the Bank which the Bank deems appropriate. Notification and/or information sent by post, hand, courier service, facsimile, electronic mail, telephone or any other means of communication as determined by the Bank including by mail, fax, SMS, voice recording, text or other electronic message or information may consist of such information as the Bank deems appropriate and may include (but not be limited to) programs and promotions and or other information of general interest and/or specific to the Depositor. Such service and/or delivery shall be deemed effective:-
  - b. At the time the notices are sent by facsimile, e-mail or other forms of instantaneous communication (including SMS and voice recording).
  - c. The Depositor shall be fully responsible for the security and safekeeping of the information he/she receives and shall ensure that such notices sent by the Bank are not disclosed to or given access to any other parties ('disclosure to third parties').

- d. The Bank hereby disclaims all liability to the Depositor for any loss or damage (direct, indirect, special or consequential), loss of business or profits, embarrassments, losses or damages whatsoever arising from the disclosure to third parties or loss or damage of any nature suffered by the Depositor arising from or occasioned by any:
- i. Malfunction or defect in the transmission of information for whatever reason;
  - ii. Inaccuracy, incompleteness, delay or non-delivery of any information transmitted or wrongful transmission of any information to any third party;
  - iii. Wrongful, unauthorized or improper access to, use or interpretation of the information transmitted; and
  - iv. Claim for libel or slander arising from the transmission of any information unless they arise from and are caused directly by CIMB's gross negligence or willful default. Such notification may be sent in English or other languages determined by the Depositor.

#### **COMPLAINT**

110. In the event of any complaint relating to this Terms and Conditions, and or making inquiry, the Depositor may contact CIMB using any of the following channels under the Customer Care Contact Details below.
111. The Depositor agrees to provide CIMB of the necessary information to be used for the investigation and resolution of the complaint and/or processing of any request.
112. CIMB shall acknowledge the receipt of the Depositor's complaint and/or request and notify him/her of the prescribed processing time to resolve the complaint and/or acting on the request, and if necessary and practicable, provide updates on a regular basis.

#### **CUSTOMER CARE CONTACT DETAILS**

For concerns, call CIMB Customer Care at #CIMB (#2462)

Phone: For PLDT, Smart, and Talk n Text subscribers, you may call #2462 (#CIMB) or (+632) 8924-2462 on your phone

For Globe and TM subscribers, you may call us on our landline: +632-8924-2462. Telco charges apply.

Website Help and Support: [cimbbank.com.ph/gethelp](http://cimbbank.com.ph/gethelp)

CIMB Bank Mobile App: Go to Menu > Help Center > Need Help

Or any other channels that may be provided by CIMB from time to time.

**CIMB is regulated by Bangko Sentral ng Pilipinas, <https://www.bsp.gov.ph>.**