

(Read this Product Disclosure Sheet before you decide to take a CIMB Personal Loan. Be sure to also read the general terms and conditions).

1. What is this product about?

This is a 0% Fixed-term loan wherein, CIMB, will waive the loan interest for the entirety of the loan tenure. Applying for this personal loan product will give you access to immediate funds which you are expected to pay back with 0% loan interest.

Criteria to be eligible for a CIMB Personal Loan:

- Individuals only
- Applicant must be at least 21 years old; at most must be no older than 65 upon loan maturity
- Applicant must be a Philippine citizen and a non-US person
- Applicant must have a Philippine mailing address and active Philippine mobile number
- Applicant must have a minimum gross monthly income of ₱15,000
- Applicant, if employed, must be tenured for at least 6 months, or 1 year of continuous employment, unless employed in the top 15,000 corporations
- Applicant, if self-employed, must be operating for at least 1 year.

Eligible IDs that can be submitted for your application:

- If the Applicant chooses Selfie Check as their verification method, must have at least one (1) valid primary ID from the list of valid IDs below:
 - a. Driver's License (or its variants including conductor's license, student permit, temporary permit)
 - b. Passport
 - c. Postal ID (plastic type)
 - d. SSS – Social Security System
 - e. BIR/TIN ID
 - f. Unified Multipurpose ID (UMID)
 - g. Voter's (COMELEC) ID Card
 - h. Professional Regulation Commission (PRC) ID
- If the Applicant chooses video KYC as their verification method, must have at least one (1) valid primary ID from the list of valid IDs below:
 - a. Any of the IDs allowed for Selfie Check (see above)
 - b. Government Office ID or GOCC ID
 - c. Integrated Bar of the Philippines ID
 - d. OFW ID
 - e. Overseas Worker's Welfare Administration ID (OWWA ID)
 - f. PhilHealth ID
 - g. PhilSys ID
 - h. Senior Citizen ID

2. What do I get from this product?

- Minimum facility amount of **₱30,000** and a maximum facility amount of **₱50,000**.
- Loan tenure will only be applicable for 12 months.

3. What are my obligations?

Since we are waiving the interest for the entirety of your Personal Loan application, you will only need to pay your monthly installment and the mandatory upfront processing fee of 5% of your principal amount.

4. What fees and charges do I have to pay?

Fees and charges tabulated below are part of the fees and charges.

Fees and Charges		
Fee	Amount	
Processing Fee	5% of Principal Amount	
Documentary Stamp Tax (for loan disbursement)	₱1.50 per ₱200 loan (fraction of)	
Charging of Early Settlement	₱0	
Late Payment Fee	5% of unpaid installment due or ₱300 (whichever is higher) Note: to be computed from the payment due date till full payment of the obligation	If current month's late payment fee is not paid, it will be included in next month's computation for the 5% of the unpaid installment due.

5. When will my loan payment be due?

If the loan was disbursed on or before the 15th of the month, it will be due the 1st of the following month. If it was disbursed after the 15th of the month, it will be due the 1st of the second month after.

Example:

If the loan was disbursed April 14, the first payment will be due on May 1
If the loan was disbursed April 20, the first payment will be due on June 1

6. What if I fail to fulfill my obligations?

In the event of default on your CIMB Personal Loan, the Bank has the right to recall and demand repayment of all sums owing by the Applicant to the Bank in respect of other facilities granted by the Bank.

The Bank may, by giving seven (7) calendar days notice to the Applicant, declare that the loan or any part thereof which remains unreleased be suspended, withdrawn or terminated and that the outstanding balance, together with the interest, be payable to CIMB Bank Philippines after seven (7) calendar days from the bank's notice.

Late charges of 5% of the outstanding due or ₱300 per month, whichever is higher, will apply if any Monthly Installment Amounts Due are not fully paid on Payment Due Date.

Other legal actions will be taken in case you fail to fulfill your obligations from your CIMB Personal Loan.

7. Do I need a guarantor or collateral?

No collateral or guarantor is needed.

8. What are the key terms and conditions?

Please refer to the Terms and Conditions on Personal Loans. Copy of this document will be shared with you upon approval of your loan application.

9. What are the risks involved?

You may experience the typical risks associated with conducting a loan transaction with any other banking institution. If you don't manage your debts properly, the unpaid amounts may lead you to even larger debts due to fees.

You must notify us immediately after finding out that your details have been compromised in order for us to block your account.

If you seek for assistance due to any materialized risks, you may contact us via the CIMB Bank mobile app, or you can also refer to the contact details below.

10. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner. You can update your personal details via the CIMB Bank mobile application.

11. Where can I get further information?

Speak with our Customer Service Officers available 24/7:

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.

Email Us:

Send us a message on hello@cimb.com! We respond to email messages in the order that they are received, and will respond to your email as quickly as possible.

Help Center:

Open your CIMB Bank mobile app and have a Live Chat with any of our Customer Service Officers available 24/7. FAQs and Tutorials are also available in the Help Center section of the app.

12. Who should I contact for further information or to file a complaint?

- a) If you wish to file any complaints, you may contact our Customer Service Officers through following channels:

Speak with our Customer Service Officers available 24/7:

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.

Email Us:

Send us a message on hello@cimb.com! We respond to email messages in the order that they are received, and will respond to your email as quickly as possible.

Help Center:

Open your CIMB Bank mobile app and have a Live Chat with any of our Customer Service Officers available 24/7. FAQs and Tutorials are also available in the Help Center section of the app.

- 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:

Address : Consumer Assistance Desk,
Ground Floor Multi-Storey
Bldg., BSP Complex
Telephone : 708-7087
Fax : 708-7088
Email : consumeraffairs@bsp.gov.ph

13. Other CIMB Bank products available via the CIMB Bank mobile application:

CIMB Fast and Fast Plus account, and CIMB Upsave Account. Please refer to www.cimbbank.com.ph for the full list of features and benefits.