

(Read this Segment Disclosure Sheet upon account upgrade for more information on CIMB Prime. Be sure to also read the CIMB Prime terms and conditions and our privacy notice).

1. What is CIMB Prime all about?

CIMB Prime of CIMB Bank Philippines Inc. ("**CIMB Bank PH**" or the "**Bank**") is a preferred banking segment especially catered to selected customers who meet the eligibility criteria of the Bank. CIMB Prime offers exclusive features and benefits to these customers, including higher deposit interest rates, additional number of free fund transfer transactions, lower-cost fees, and other preferential banking privileges.

2. How do I qualify for CIMB Prime? Can I apply directly to be part of CIMB Prime?

Invitation to upgrade to CIMB Prime is done by the Bank for qualified depositors. In addition to the eligibility criteria of CIMB Bank PH for deposit account opening, depositors must meet other eligibility criteria set by the Bank to qualify as a CIMB Prime Depositor. Eligibility criteria for CIMB Prime are as follows:

The Depositor uses his/her CIMB deposit accounts and maintains the minimum required total average daily balance (ADB) of ONE MILLION PESOS (PHP 1,000,000.00) for all three (3) months in a calendar quarter for his/her UpSave, GSave, Fast Plus, MaxSave, DragonFi Save and LazSave deposit accounts and any other future deposit products to be expressly included by the Bank under the CIMB Prime segment (the "**Covered Deposit Accounts**") in accordance with such criteria as may be prescribed by the Bank from time to time at its sole and absolute discretion ("**Minimum Total ADB Requirement**").¹

For more details about CIMB Prime, please read our CIMB Prime Terms and Conditions found in our website:

The Bank shall evaluate you for CIMB Prime eligibility on a fixed schedule, i.e. every 26th day of every calendar quarter from January of each year (each cycle an "**Evaluation Cycle**"). You will be upgraded to CIMB Prime starting from the next Evaluation Cycle's first day if you meet the Minimum Total ADB Requirement.

Beginning January 2026, upon qualification and upgrade to the CIMB Prime segment, you shall be classified as a CIMB Prime Depositor for a minimum of twelve (12) months starting from the first day of the next Evaluation Cycle from the date of automatic account upgrade (the "**CIMB Prime Upgrade Period**").

You will be notified of the invitation to be upgraded through the CIMB Bank PH mobile application ("**CIMB PH App**")

Eligibility criteria for CIMB Prime may change with prior notice. For full details and updates, visit www.cimbbank.com.ph.

3. As a CIMB Prime Depositor, what are my benefits and privileges?

¹ Beginning 28 March 2026, eligibility for upgrade to CIMB Prime shall be based on the applicable guideline of maintaining a minimum total average daily balance (ADB) of ONE MILLION PESOS (PHP 1,000,000.00) for all three (3) months in a calendar quarter, subject to such other criteria as may be prescribed by the Bank from time to time.

As a CIMB Prime Depositor, you will enjoy more benefits and privileges compared to a non-CIMB Prime Depositor.

Check out the list of benefits below:

Proposition	CIMB Prime (Full Benefits)	CIMB Prime (Partial Benefits)																				
Base Interest Rate (Savings Accounts)	<table border="1"> <thead> <tr> <th>Product</th> <th>Interest Rate*</th> </tr> </thead> <tbody> <tr> <td>UpSave</td> <td>2.80% p.a.</td> </tr> <tr> <td>GSave</td> <td>2.80% p.a.</td> </tr> <tr> <td>LazSave</td> <td>2.80% p.a.</td> </tr> <tr> <td>DragonFi Save</td> <td>2.80% p.a.</td> </tr> </tbody> </table>	Product	Interest Rate*	UpSave	2.80% p.a.	GSave	2.80% p.a.	LazSave	2.80% p.a.	DragonFi Save	2.80% p.a.	<table border="1"> <thead> <tr> <th>Product</th> <th>Interest Rate*</th> </tr> </thead> <tbody> <tr> <td>UpSave</td> <td>2.30% p.a.</td> </tr> <tr> <td>GSave</td> <td>2.30% p.a.</td> </tr> <tr> <td>LazSave</td> <td>0.75% p.a.</td> </tr> <tr> <td>DragonFi Save</td> <td>2.30% p.a.</td> </tr> </tbody> </table>	Product	Interest Rate*	UpSave	2.30% p.a.	GSave	2.30% p.a.	LazSave	0.75% p.a.	DragonFi Save	2.30% p.a.
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REVI Credit	<p>Preferential interest rates based on the Bank's credit criteria. <i>(Preferential REVI Rates are only applicable if customer is approved for REVI)</i></p>	<p>Interest rates are determined based on the Bank's credit criteria.</p>																				
CX Support	Dedicated CX Support Line for CIMB Prime Customers	Dedicated CX Support Line for CIMB Prime Customers																				
Number of InstaPay Transactions	10x transactions per day (daily limit of PHP150,000)	10x transactions per day (daily limit of PHP150,000)																				
PESONet Limit	PHP500,000	PHP500,000																				
VISA Foreign Exchange Fee	Waived***	Waived***																				

*The applicable UpSave, GSave, LazSave, and DragonFi Save interest rate for CIMB Prime will take effect on the 1st day of the month following your upgrade to CIMB Prime.

**MaxSave Interest Rate will take only effect on future time deposits (TD) opened. Interest rates on your existing TDs will remain the same.

***Foreign currency denominated international transactions made with the Virtual Debit / REVI Card or Physical Debit Card will not be charged with the 3% VISA fee

All benefits and privileges stipulated above for CIMB Prime may be modified at the sole discretion of CIMB, with prior notice provided in accordance with the Communications section of the General Deposit Terms and Conditions.

4. How can I maintain my CIMB Prime benefits and privileges? Will I be notified if I did not meet CIMB Prime Criteria?

To continue enjoying CIMB Prime benefits and privileges, you need to maintain the Minimum Total ADB Requirement. However, if you fail to maintain the Minimum Total ADB Requirement, the following scenarios may be applicable:

(a) **CIMB Prime Partial Benefits Status**

If you have been upgraded as a CIMB Prime Depositor but are unable to maintain the Minimum Total ADB Requirement for three (3) consecutive months in a calendar quarter within the CIMB Prime Upgrade Period, you may still retain your status as a CIMB Prime Depositor but will not be entitled to preferential deposit and lending rates, while all other benefits remain applicable. For more information on applicable benefits and privileges under a CIMB Prime Partial Benefit Status, please refer to item (3) above.

(b) **Reinstatement of Full CIMB Prime Benefits**

Once you meet the required Minimum Total ADB Requirement again for all three (3) months in a calendar quarter while under the CIMB Prime Partial Benefit Status prior to a succeeding Evaluation Cycle during the present CIMB Prime Upgrade Period, you will regain full CIMB Prime benefits upon the start of such succeeding Evaluation Cycle.²

(c) **Renewal of CIMB Prime Upgrade Period**

You must comply with CIMB Prime eligibility criteria and meet the Minimum Total ADB Requirement for at least six (6) out of the twelve (12) months within the CIMB Prime Upgrade Period in order to retain your status as a CIMB Prime Depositor for another 12-month period beginning on the first day of the month following the customer's individual anniversary evaluation. Otherwise, your CIMB Prime Depositor status shall be terminated, and the CIMB Prime benefits and privileges shall no longer apply.

To illustrate:

Fixed Evaluation Cycles

Evaluation Cycles are fixed, running quarterly, with reviews conducted on the 26th of the last month of each Evaluation Cycle.

For 2025, the Evaluation Cycles are:

- Cycle 1: July – September 25, 2025 (evaluation on September 26, 2025)
- Cycle 2: October – December 25, 2025 (evaluation on December 26, 2025)

Effective Date of Changes

Any change to your CIMB Prime status — whether a benefit adjustment or reinstatement — will take effect on the 1st day of the following month after the Evaluation Cycle (e.g., if you qualify by 26th of September → CIMB Prime Depositor status starts on the 1st of October).

Initial Rollout in 2025

The period from July to December 2025 marks the initial rollout of CIMB Prime, focused on introducing the segment to eligible CIMB depositors

- This period will not count toward your 12-month membership evaluation.
- The first full-year membership reviews will begin in December 2026, based on customer activity and eligibility to the CIMB Prime segment from January 2026 onwards.

² Implementation of the CIMB Prime Partial Benefit Status will begin in 2026. CIMB Prime Depositors who are unable to maintain the Minimum Total ADB Requirement for at least three (3) months within the CIMB Prime Upgrade Period for year 2025 shall still enjoy the preferential deposit and lending rates applicable for CIMB Prime.

End-of-Membership Evaluation (Starting 2026)

Beginning January 2026, customers will enter a full 12-month evaluation cycle.

- To continue as a CIMB Prime Depositor, you must meet the Minimum Total ADB requirement for at least six (6) out of the twelve (12) months during the CIMB Prime Upgrade Period.
- CIMB Prime Depositors who do not meet this requirement shall no longer be eligible as a CIMB Prime Depositor after their current CIMB Prime Upgrade Period.

Here are some illustrations for reference:

Evaluation Cycles	Customer A		Customer B		Customer C	
	Customer AUM	CIMB Prime Status	Customer AUM	CIMB Prime Status	Customer AUM	CIMB Prime Status
1st Jan - 31st Jan	PHP1,000,000	Full Benefits	PHP500,000	Full Benefits	PHP1,000,000	Full Benefits
1st Feb - 28th Feb	PHP1,200,000	Full Benefits	PHP600,000	Full Benefits	PHP1,200,000	Full Benefits
1st Mar - 25th Mar	PHP2,000,000	Full Benefits	PHP500,000	Full Benefits	PHP2,000,000	Full Benefits
Upgrade / Downgrade Evaluation (26th Mar)	Customer remains on Full Benefits status		Customer changes to Partial Benefits Status		Customer remains on Full Benefits Status	
1st Apr - 30th Apr	PHP500,000	Full Benefits	PHP900,000	Partial Benefits	PHP1,000,000	Full Benefits
1st May - 31st May	PHP700,000	Full Benefits	PHP600,000	Partial Benefits	PHP900,000	Full Benefits
1st Jun - 25th Jun	PHP999,000	Full Benefits	PHP1,200,000	Partial Benefits	PHP1,000,000	Full Benefits
Upgrade / Downgrade Evaluation (26th Jun)	Customer changes to Partial Benefits status		Customer remains on Partial Benefits Status		Customer remains on Full Benefits Status	
1st Jul - 31st Jul	PHP450,000	Partial Benefits	PHP450,000	Partial Benefits	PHP450,000	Full Benefits
1st Aug - 31st Aug	PHP1,500,000	Partial Benefits	PHP1,500,000	Partial Benefits	PHP450,000	Full Benefits
1st Sep - 25th Sep	PHP1,200,000	Partial Benefits	PHP1,200,000	Partial Benefits	PHP990,000	Full Benefits
Upgrade / Downgrade Evaluation (26th Sep)	Customer remains on Partial Benefits status		Customer remains on Partial Benefits Status		Customer changes on Partial Benefits Status	
1st Oct - 31st Oct	PHP1,200,000	Partial Benefits	PHP1,200,000	Partial Benefits	PHP1,200,000	Partial Benefits
1st Nov - 30th Nov	PHP1,500,000	Partial Benefits	PHP1,500,000	Partial Benefits	PHP1,500,000	Partial Benefits
1st Dec - 25th Dec	PHP700,000	Partial Benefits	PHP700,000	Partial Benefits	PHP1,000,000	Partial Benefits
Final Evaluation (26 Dec) - 12 Months	Customer remains on Partial Benefits status		Customer will be moved to non-CIMB Prime status		Customer changes to Full Benefits Status	

Your compliance with the eligibility criteria and status as a CIMB Prime Depositor is subject to periodic review and assessment by the Bank.

CIMB Bank PH reserves the sole right to discontinue, suspend, or terminate your status as a CIMB Prime Depositor without need of prior notice if, among others, you fail to meet the Minimum Total ADB Requirement, or if you fail to comply with the CIMB Prime Terms and Conditions.

Furthermore, the Bank reserves the right to immediately suspend or terminate CIMB Prime benefits and privileges without need of notice in cases involving fraud, unlawful activity, breach of applicable laws or regulations, or any other circumstances deemed by the Bank to warrant prompt and immediate action.

5. What happens if I am unable to maintain my eligibility for CIMB Prime? Can my status as a CIMB Prime Depositor be revoked?

Yes. If you do not meet the eligibility criteria for CIMB Prime, the Bank may remove some or all of the benefits and privileges under the program. You will remain a CIMB Prime Depositor unless otherwise stated in the Terms and Conditions. While prior notice will not be provided, the Bank may, in its discretion, notify you afterward regarding the status of your account.

6. I am no longer interested in being a part of CIMB Prime. Can I opt-out?

If you no longer wish to be part of CIMB Prime, you can opt-out from this segment by reaching out to us through the 24/7 [Help Center](#) found on the CIMB PH App. Open your CIMB Bank PH app and raise your concern by clicking the 'Need Help' button on the Help Center section.

You may also contact:

- 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.

Once opted out, existing deposit account product features for non-CIMB Prime Depositors will apply.

7. Are there additional fees/charges in being a CIMB Prime Depositor?

Currently, there are no additional fees for being part of CIMB Prime segment. However, the existing fees and charges associated with any of your deposit accounts will still be in effect.

For full details, kindly refer to www.cimbbank.com.ph.

8. What are the CIMB Prime Terms and Conditions?

The CIMB Prime Terms and Conditions form integral parts of this Segment Disclosure Sheet. Please read these carefully as soon as your status is upgraded as a CIMB Prime Depositor.

Terms and Conditions can be found here:

www.cimbbank.com.ph/primetnc

Privacy Notice:

www.cimbbank.com.ph/en/privacy-notice.html

By continuing to use your deposit account after being notified of your upgraded status as a CIMB Prime Depositor, you hereby agree to the CIMB Prime Terms and Conditions and CIMB Bank PH's privacy policy as stated in its Privacy Notice.

9. Where can I get further information?

For complete details, please visit the [FAQ](#) and [Tutorials](#) page available on the Help Center section of CIMB PH app and on the CIMB Bank PH website.

You may also reach out to us through the 24/7 [Help Center](#) found on the CIMB PH app. Open your CIMB PH app and raise your concern by clicking the 'Need Help' button on the Help Center section. FAQ and Tutorials are also available on the Help Center section of the CIMB PH App.

10. Who should I contact to file a complaint?

- a. Speak with our Customer Service Officers available from 6 am to 10 pm from Monday to 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 8924 2462.
- b. If you wish to get further guidance or clarification, you may also escalate your concerns to the Bangko Sentral ng Pilipinas at www.bsp.gov.ph.

