

(Read this Product Disclosure Sheet before you decide to avail the CIMB Biz Virtual Debit Card. Be sure to also read the general terms and conditions).

1. What is this product about?

The CIMB Biz Virtual Debit Card ("Biz Virtual Debit Card") is a digital debit card variant issued by CIMB Bank Philippines Inc. ("CIMB Bank PH") and is exclusively available to CIMB Biz customers with an active and unblocked CIMB deposit account. It enables seamless online and card-not-present transactions without the need for a physical card and is directly linked to the customer's chosen CIMB Account. Designed to support business needs, it provides a convenient way to manage and organize business-related spending while keeping it separate from personal finances.

The Biz Virtual Debit Card is distinct from the standard CIMB Virtual Debit Card and comes with its own limits, settings, and transaction records. Customers may hold both cards and manage them easily within the CIMB Bank PH mobile application ("CIMB App"). With the Biz Virtual Debit Card, customers can allocate spending for their business, monitor transactions in real time, and enjoy greater control and visibility over their finances—all within one app.

Eligibility criteria to avail of and maintain the Biz Virtual Debit Card:

- You must be a CIMB Biz customer;
- You must have an active and unblocked deposit account with CIMB Bank PH; and
- You must have access, or an account linked to CIMB Bank PH App.

This is available for all our Deposit Products, namely, GSave, UpSave, LazSave, DragonFi Save, and Fast Plus Account.

2. What do I get from this product?

Biz Virtual Debit Card for deposits offers a variety of benefits, including:

1. **Convenient online purchases:** you can easily make online purchases for your business supplies without the need for a physical debit card.
2. **Safe and secure:** offers a high level of security as they are not prone to physical theft or loss. Manage expenses confidently and reduce the risk of misuse or fraud by controlling the limits separately from your personal virtual debit card. Additionally, 3D Secure authentication provides an extra layer of security for online Biz Virtual Debit Card transactions.
3. **Organize business spending separately:** Manage separate limits, settings, and transaction records for your business apart from your personal finances.
4. **Link to any of your savings' accounts:** you can link your Virtual Debit Card to any of your savings' accounts with us (GSave, UpSave, LazSave, DragonFi Save or Fast Plus Account), allowing you to manage your finances.
5. **Flexibility:** you can make purchases from any online merchant accepts VISA.
6. **No renewal and annual fees:** you do not have to pay renewal or annual fees to maintain your Virtual Debit Card.
7. **Low replacement fee:** you can get a replacement Biz Virtual Card for a fee of Php 50.00

8. **Easy Card Management:** you have full access to your Biz Virtual Debit Card in the CIMB App. You can do the following actions under Card tab:
 - a. Freeze / block your card
 - b. Unfreeze / unblock your card
 - c. Replace your card
 - d. Close your card
 - e. Choose desired card color
 - f. Link and delink to any of your desired savings account
 - g. Set up card limits to your desire
 - h. View your complete card details
9. **Validity:** your Biz Virtual Debit Card is valid for five (5) years from date of issuance.
10. **Card Limits:**
 - a. Daily Card Limit (by default) – PHP 75,000 (you can set up to PHP 150,000)

The source of funds for your Biz Virtual Debit Card will come from the deposit account with us which is linked to your Biz Virtual Debit Card. You can unlink your deposit account anytime in the CIMB App.

For added security, email notification alerts will be prompted to your email address registered with us whenever any transaction is made using your Biz Virtual Debit Card. You will also receive an Authentication Code via SMS to authenticate your purchases made online. Installment payment plans are not allowed on the Biz Virtual Debit Card.

Important notes:

- Biz Virtual Debit Card is for online transactions only and cannot be used for physical/over-the-counter purchases from merchants that require a physical card. You will not be able to access the ATM withdrawal features and Point-Of-Sale (POS) transaction.
- As cardholder, you shall be responsible for keeping the Biz Virtual Debit Card details secure to prevent unauthorized transactions.
- The Bank shall have no obligation to monitor, verify, or determine whether any transaction made using the Biz Virtual Debit Card is for business or personal purposes. You assume full responsibility for the nature, classification, and consequences of all transactions made using the Biz Virtual Card.
- Biz Virtual Debit Card is subject to the terms and conditions of CIMB Bank PH.
- Once the customer ceases to be a CIMB Biz account holder, then his/her Biz Virtual Card shall automatically be terminated by the Bank.

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

For the fees and charges on your (linked) deposit account, kindly refer to www.cimbbank.com.ph
Here are the fees and charges for the Biz Virtual Debit Card:

#	Fees and Charges	Fee
1	Card Activation	Waived (valid for your first card)
2	Card Replacement Fee	Php 50.00
3	Annual Fee	Waived
4	Renewal Fee	Waived
5	Card Closure Fee	Waived
6	Foreign Currency Transaction Fee	3% per transaction

Deposits are insured by PDIC up to P1,000,000 per depositor
CIMB Bank Philippines Inc. is regulated by the Bangko Sentral ng Pilipinas
Biz Virtual Debit Card PDS as of 30 September 2026

Merchants may have their own transaction fees or charges separate from the fees and charges of CIMB Bank PH. It is always important to review and understand the terms and conditions of any merchant or platform where you plan to use your Biz Virtual Debit Card to ensure that you are aware of any fees and charges that may be associated with their products and services.

Notes: All fees and charges are subject to change. We recommend that you regularly check with CIMB Bank PH for any updates or changes. Please refer to our latest fees and charges at www.cimbbank.com.ph

4. What are the key terms and conditions?

The Terms and Conditions of the Biz Virtual Debit Card and Privacy Notice form part of this Product Disclosure Sheet. Please read these carefully prior to availing the Biz Virtual Debit Card.

Terms and Conditions can be found here:

Privacy Notice:
www.cimbbank.com.ph/en/privacy-notice.html

By signing up for the Biz Virtual Debit Card, you agree to the said Terms and Conditions and CIMB Bank PH's privacy policy as stated in its Privacy Notice.

5. 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 App.

6. Where can I get further information?

Help Center:

Open your CIMB App and raise a Give Us Feedback form in the Help Center section of the CIMB App. FAQ and Tutorials are also available in the Help Center section of the CIMB App.

7. Who should I contact for further information or 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 +632 924 2462.

Help Center: Open your CIMB Bank PH app and raise a Give Us Feedback form in the Help Center section of the app. FAQ and Tutorials are also available in the Help Center section of the app.

- 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.