

(Read this Product Disclosure Sheet before you decide to take up REVI Credit. Be sure to also read the general terms and conditions).

I. What is this product about?

- A. REVI Credit is an unsecured revolving credit line. Upon successful application, you can immediately use REVI Credit line in many ways, but not limited to:
 - 1. Bills payment;
 - 2. Balance transfer to CIMB Savings Accounts / other bank; or
 - 3. Convert to a Term Loan
- B. Utilization of the product is subject to the available credit limit that will be granted upon application's approval.
- C. You are expected to pay back any outstanding line utilization (including fees and interest) on a monthly basis based on the statement schedule.
- D. Eligibility criteria to be eligible for a CIMB REVI Credit Facility:
 - 1. Individuals only;
 - 2. Applicant must be at least 21 years old; at most must be no older than 65;
 - 3. Applicant must be a Philippine citizen and a non-US person;
 - 4. Applicant must have a Philippine mailing address and active Philippine mobile number; and
 - 5. Applicant must have a minimum gross monthly income of PHP10,000 (Income Document may be required for validation purposes).
- E. Applicant must have at least one (1) valid government issued primary ID. List of valid IDs below:
 - 1. Driver's License
 - 2. Philippine Passport
 - 3. National Professional ID Card
 - 4. Unified Multipurpose ID (UMID)
 - 5. Postal ID
 - 6. Voter's (COMELEC) ID Card
 - 7. Social Security System (SSS)
 - 8. Philippine Identification System ID (PhilSys ID)

II. What do I get from this product?

- A. Minimum facility amount of PHP 1,000 and a maximum facility amount of PHP 250,000
- B. The account holder will be subjected to finance charges when using the different product features of the facility:
 - 1. **Bill Payment**
 - a. The account holder is allowed to utilize 100% of the credit limit for Bill Payment with a fixed interest rate of 1-5% per month, depending on the given credit score to the account holder.

- b. To be calculated on a daily basis after the interest free period provided the current balance of the account holder's previous statement is fully paid by payment due date. Otherwise, interest will be calculated on a daily basis from respective posting.

2. Balance Transfer

- a. The account holder is allowed maximum cash advance of up to 70% of the credit limit only with a fixed interest rate of 1-5% per month, both depending on the given credit score to the account holder.
- b. The maximum cash withdrawal limit is subject to the allowable cash advance limit of your card.

3. Term Loan

- a. A monetary loan that is repaid in regular payments over a set period of time.
- b. Minimum facility amount of Php 10,000 and a Maximum facility amount of up to 70% of the assigned credit limit. The maximum facility amount varies on the credit score given the account holder.
- c. Tenure length ranges from 6 – 36 months depending on the credit score.
- d. Monthly interest rate ranges from 0 – 3% per month depending on the credit score.
- e. The monthly installment is computed based on the formula:
- $\{(P \times I \times N) : P\} n$, where
 - P = Approved amount
 - I = Interest rate per annum
 - N = Tenure of facility in years
 - n = Tenure of facility in months

III. What are my obligations?

- A. You are obliged to pay outstanding balance mentioned in the statement before or on the due date. Failing to do so you will be charged with late charge fee and also finance charge as well
- B. You have the option to pay minimally full amount for any monthly installment plus 5% of total utilization during the period (consists of 5% principal & interest and 100% fee if any)

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

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

Fees and Charges		
Type	Amount	Remarks
Documentary Stamp Tax	PHP1.50 per PHP200 loan (fraction of)	Applicable for Term Loan only
Early Settlement Fee	5% of unbilled principal or PHP 500 whichever higher	Applicable for Term Loan only
Late Payment Fee	5% of unpaid installment due or PHP50 (whichever higher)	

Any payment you make shall be applied as follows:

1. Late fees, if any
2. Interest charges
3. Principal

V. What if I fail to fulfill my obligations?

In the event of default on your obligations of your credit facilities with CIMB Bank Philippines, CIMB Bank may cancel your credit facility. Also, the Bank has the right to demand repayment of all sums owed by the Applicant to the Bank in respect of other facilities granted by the Bank.

Late charges of 5% of the outstanding due or PHP50 per month, whichever is higher, will apply if any due amount is not paid accordingly.

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. The Bank has the right to offset any unpaid due amount from customer's deposit accounts in CIMB Bank (if any).

Likewise, the Bank, on its own or through other duly authorized representatives, third parties or entities, may take legal actions against you in case of your failure to fulfill your loan obligations with CIMB Bank.

VI. Do I need a guarantor or collateral?

No collateral or guarantor is needed.

VII. What are the key terms and conditions?

Please refer to the Terms and Conditions [here](#). Copy of this document will be shared with you upon approval of your loan application.

VIII. 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 amount may lead you to a larger debt 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 want to seek for assistance due to any materialized risks, you may contact us via the contact details below.

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

It is important that your contact details remain updated at all times to ensure that you never miss out on any correspondence from us. You can update your personal details via CIMB Bank mobile application anytime, anywhere.

X. Where can I get further information?

Speak with our Customer Care Team available from 6:00AM to 10:00PM daily:
Just dial #CIMB (#2462) on your phone!
Local calls are toll-free for Globe, Smart, and PLDT subscribers nationwide.
You can also reach us on our landline, just dial +632-8924-2462.

Email Us:

Send us an email at hello@cimb.com for general inquiries on our products, services, promos, or how to Bank with us. If you'd like to raise a concern or request specifically regarding your account, the financial transaction you performed, or the status of your application, please Call Us or send us a Give Us Feedback form on the CIMB Bank PH app.

XI. 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 Care Team available from 6:00AM to 10:00PM daily:
Just dial #CIMB (#2462) on your phone!
Local calls are toll-free for Globe, Smart, and PLDT subscribers nationwide.
You can also reach us on our landline, just dial +632-8924-2462.

Email Us:

Send us an email at hello@cimb.com for general inquiries on our products, services, promos, or how to Bank with us. If you'd like to raise a concern or request specifically regarding your account, the financial transaction you performed, or the status of your application, please Call Us or send us a Give Us Feedback form on the CIMB Bank PH 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 : (+632) 8708-7087
Fax : (+632) 8708-7088
Email : consumeraffairs@bsp.gov.ph

XII. Other CIMB Bank products available via CIMB Bank mobile application:

Please refer to www.cimbbank.com.ph for the full list of features and benefits.