

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

1. What is this product about?

Virtual Card is a digital debit card that allows you to make purchases online without the need for a physical card. It offers convenience, security, and flexibility for your online transactions. With virtual debit card, you can enjoy free and fast activation, with no renewal fees.

You can easily manage your card through CIMB Bank PH app. With just a few clicks, you can access your card details, check your balance, and monitor your transactions. Stay in control of your finances and manage your card anytime, anywhere with ease.

Eligibility criteria to avail a Virtual Debit Card:

- You must have an active deposit account
- You must have an access or linked to CIMB Bank PH App

This is available for all Deposit Products, GSave, UpSave and Fast Plus Account.

2. What do I get from this product?

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

1. **Convenient online purchases:** you can easily make online purchases without the need for a physical card.
2. **Safe and secure:** offers a high level of security as they are not prone to physical theft or loss. Additionally, 3D Secure authentication provides an extra layer of security for online transactions.
3. **Link to any of your savings accounts:** you can link it to any of your savings account, GSave, UpSave or Fast Plus Account, allowing you to manage your finances.
4. **Flexibility:** you can make purchases from any online merchants that accepts VISA.
5. **No renewal and annual fees:** you don't have to pay renewal and annual fees to maintain your virtual card.
6. **Low replacement fee:** you can get a replacement for a nominal fee of Php 50.
7. **Easy Card Management:** you have full access of your virtual card in the CIMB Bank PH 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
8. **Validity:** your virtual card is valid for five (5) years from date of issuance.

9. Card Limits:

- a. Daily Card Limit (by default) – PHP 75,000 (can set up to PHP 150,000)

Source of fund of your virtual card comes from the deposit account link to your card. You can change the linked account anytime in the mobile app.

For added security, Email notification alerts will be prompted to your email address registered with the Bank whenever any transaction is made on your virtual card. To protect against fraud, you will receive an Authentication Code via SMS to authenticate your purchases made online. Installment payment plans are not allowed on the virtual card.

Important notes:

- Virtual Card is for online transactions only and cannot be used for physical purchases at merchants that require a physical card. You cannot access ATM withdrawal features and Point-Of-Sale (POS) Transaction.
- Cardholder is responsible for keeping the virtual card details secure to prevent unauthorized transactions.
- Virtual Card is subject to the terms and conditions of the Bank.

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

Fees and charges for your (linked) deposit account, kindly refer to www.cimbbank.com.ph

Here are the fees and charges for the Virtual Card:

| Fees and Charges | | |
|------------------|----------------------|--|
| # | Fees and Charges | Fee |
| 1 | Card Activation | Waived (valid for your first card); succeeding card will be charged Php 50 |
| 2 | Card Replacement Fee | Php 50.00 |
| 3 | Annual Fee | Waived |
| 4 | Renewal Fee | Waived |
| 5 | Card Closure Fee | Waived |

Merchants may have their own transaction fees or charges separate from the fees and charges of the Bank. It is always important to review and understand the terms and conditions of any merchant or platform you plan to use your virtual card with, to ensure that you are aware of any fees and charges that may associated with their services.

Notes: All fees and charges are subject to change. It is recommended to regularly check with the Bank for nay updates or changes. You may refer to our latest fees and charges at www.cimbbank.com.ph

4. What are the key terms and conditions?

Please refer to the Terms and Conditions of the Virtual Debit Card. Copy of this document will be shared with you upon opening of the Virtual Card or can be found at www.cimbbank.com.ph

5. What are the risks involved?

You may experience the typical risks associated with conducting a card transaction with any other banking institution. Please read through the CIMB Electronic Banking Consumer Awareness Program embedded in the Terms and Conditions on Deposit Account/Mobile App and Electronic Banking and the Virtual Debit Card.

You must notify us immediately after finding out that any codes, usernames and passwords, have been compromised, or if you suspect that an unauthorized transaction has been conducted on your Virtual Card in order for us to block your account.

If you discover that your Virtual Card details such as card number, security code or PIN number is compromised, you must immediately lock your card and seek for a replacement card in the CIMB Bank PH app. Alternatively, you may also reach out to our Customer Service Officers in order for us to block your card.

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

6. 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 PH app.

7. Where can I get further information?

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.

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

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.

- a. If our handling of your query or complaint is not satisfactory to you, you may contact Bangko Sentral ng Pilipinas at: www.bsp.gov.ph

9. Other CIMB Bank products available via CIMB Bank PH app:

Physical debit card is also available for Fast Plus account holders in the CIMB Bank app. Please refer to www.cimbbank.com.ph for the full list of features and benefits.

