

(Read this Product Disclosure Sheet before you decide to open and avail of REVI Credit. Be sure to also read the General Terms and Conditions and our Privacy Notice).

I. What is this product about?

- A. REVI Credit is an unsecured revolving credit line facility. Upon successful application, you can immediately use REVI Credit for:
 - 1. Bills payment;
 - 2. Cash Advance;
 - 3. Online purchases; or
 - 4. Conversion to a Term Loan
- B. You can avail of REVI Credit based on credit limit approved by CIMB Bank Philippines Inc. ("CIMB Bank PH," "we," or "us").
- C. You shall repay any outstanding line utilization (including fees and interest) on a monthly basis based on the statement of account which we will send to you.
- D. Eligibility criteria to avail of CIMB Bank PH REVI Credit. You must be/have a:
 - 1. A natural person;
 - 2. At least 21 years old but not more than 65* years old;
 - 3. Applicant must be a Philippine citizen and not covered by FATCA
 - 4. Philippine mailing address and active Philippine mobile number;
 - 5. A minimum gross monthly income of PHP10,000 (Income Document may be required for validation purposes); and
 - 6. Such other requirements as we may require
- E. Applicant must have at least anyone (1) of the valid government issued listed below:
 - 1. Driver's License issued by the Land Transportation Office
 - 2. Philippines Passport
 - 3. Philippine Postal ID
 - 4. Social Security System (SSS) – we only accept SSS ID with Date of Birth
 - 5. Unified Multi-Purpose ID (UMID)
 - 6. Voter's (COMELEC) ID Card
 - 7. Professional Regulation Commission (PRC) ID
 - 8. Philippine Identification System ID (PhilSys ID)
 - 9. Printed ePhilID (Digital PhilSys ID)

*** Your REVI Credit line shall be automatically terminated once you reach the maximum allowable age of sixty-five (65) years. For the avoidance of doubt, you are still required to pay any outstanding balance on your terminated REVI Credit Facility.**

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. You will be charged finance charges ("Finance Charges"). Product features and Finance Charges are set forth below:

1. Bills Payment

- a. You will be allowed to use 100% of your approved credit limit for Bills Payment.
- b. You will be charged interest at the Bank's prevailing lending interest rate per month (e.g., starting from 1% per month or higher depending on your credit score).*
- c. We will calculate the interest on a daily basis after the interest free period provided that your current balance under previous statement is fully paid by payment due date. Otherwise, interest will be calculated on a daily basis from respective posting.

2. Virtual Card

- a. You may shop online using virtual card in any Visa-accepted online merchants. This includes various e-commerce platforms, food deliveries, travel bookings, and many more.
- b. You will be charged interest at Bank's prevailing lending interest rate per month (starting from 1% per month or higher depending on your credit score).*

3. Cash Advance

- a. You will be allowed a cash advance of 40% of your approved credit limit.
- b. You will be charged interest at the Bank's prevailing lending interest rate per month (starting from 1% per month or higher both depending on your credit score).*
- c. Your cash withdrawal limit corresponds to your cash advance limit.

4. Term Loan

- a. A 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 your approved credit limit, depending on your credit score.
- c. Loan tenor ranges from 6 – 36 months depending on your credit score.
- d. You will be charged a monthly interest rate of up to 3% per month depending on your credit score.
- e. The monthly Loan Payment (EMI) is computed based on the formula:

$$EMI^* = \frac{(P \times R \times (1+R)^m)}{(1+R)^m - 1}$$

Where:

- P = Approved amount
- R = Monthly Interest rate (Annual interest rate divided by 12)
- m = Tenure of facility in months

**note: actual value might be slightly differ depending on the approval date*

5. CIMB Pay (via QR Ph)

- a. Enables cashless offline payments through the CIMB Bank PH using QR Ph network
- b. Pay merchants and billers seamlessly

- c. You will be charged interest at the Bank's prevailing lending interest rate per month (e.g., starting from 1% per month or higher depending on your credit score).*

**** The interest rate, together with other charges and fees, will be disclosed to you in accordance with the Truth in Lending Act and applicable BSP regulations.***

III. What are my obligations?

- A. You shall repay the outstanding balance indicated in the Statement of Account (SOA) on or before the due date. We will charge you additional fees such as late payment fee and finance charge should you fail to pay on time.
- B. You have the option to pay the Minimum Amount Due for any monthly installment consisting of 5% of total utilization during the period (consists of 5% principal & interest) and 100% fee if any from the previous SOA)

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

Fees and charges are listed below:

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 outstanding balance due or PHP50 (whichever higher)	
Administrative Fee	Actual expenses incurred by the Bank arising from cancellation of the loan after the cooling-off period.	Applicable for Term Loan only with tenor of more than one (1) year

Any payment you make shall be applied as follows:

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

CIMB Bank PH reserves the right to modify the Fees and Charges upon prior notice to you.

V. What if I fail to fulfill my obligations?

In the event of default on your obligations of your credit facilities with CIMB Bank PH, we may cancel your REVI Credit. Also, we shall have the right to demand repayment of all sums you owe to us in respect of other facilities we granted to you.

Late payment fee consisting of 5% of the outstanding due or PHP50.00 per month, whichever is higher, will apply if any due amount is not paid accordingly.

Upon seven (7) calendar days' notice to you, we may cancel, suspend, or terminate your REVI Credit and declare all your outstanding balance, together with the interest and other charges, due and payable to us. We also shall have the right to offset any unpaid due amount from your deposit accounts and your other properties in our possession (if any). These rights are not exclusive and may be exercised simultaneously, including but not limited to filing legal actions against you to protect our interests.

VI. Do I need a guarantor or collateral?

We do not require any collateral, guarantor, or surety.

VII. What are the key terms and conditions?

Please refer to the Terms and Conditions and our Privacy Notice [here](#). Please read these carefully prior to signing up for our REVI Credit facility and consenting to our Private Notice.

Your personal data will be processed in accordance with our Privacy Notice and applicable data privacy laws.

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 Finance Charges and other fees and costs.

You must notify us immediately after finding out that your personal data and log-in credentials such as username, passwords, OTPs, and MPIN have been compromised in order for us to block your account or take such other appropriate actions.

If you want to seek for assistance due to any materialized risks, you may contact us via the CIMB Bank PH mobile app ("CIMB App") or you can also refer to 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 App.

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.

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.

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.

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) You may also 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.