

*(Read this Product Disclosure Sheet before you decide to open a DragonFi Save by CIMB account. Be sure to also read the General Terms and Conditions and our Privacy Notice).*

## 1. What is DragonFi Save by CIMB?

**DragonFi Save by CIMB** ("DragonFi Save") is a savings account by CIMB Bank Philippines Inc. ("CIMB Bank PH," "we," or "us"), available exclusively through the DragonFi mobile application ("DragonFi app"). With DragonFi Save, you can easily open and manage your account directly from the DragonFi mobile app ("DragonFi app")— no initial deposit, no maintaining balance, no lock-in period, and seamless transfers to and from your DragonFi Wallet.

You can open a DragonFi Save account if you are/have:

- 1) At least 18 years old at the time of the application;
- 2) Filipino citizen and not covered by FATCA;
- 3) A valid government-issued ID;
- 4) A DragonFi app account with profile

If you meet all the requirements, you can apply for a DragonFi Save account on the DragonFi app.

## 2. What are the benefits of DragonFi Save?

The DragonSave account comes with the following features:

- 1) Maximum cumulative deposit limit of PHP50,000
- 2) Account validity of twenty-four (24) months from account opening

DragonFi Save account will earn you high interest on a per annum basis. Kindly refer to the website for the updated rates. Interest payment will be credited to your account monthly. There is no minimum maintaining balance required in order to earn interest.

Upon reaching the maximum cumulative deposit limit of PHP50,000 or your DragonFi Save account is more than twenty-four (24) months from account opening, whichever comes first, you may no longer be able to make further deposits into or transact with your DragonFi Save account unless you have upgraded your DragonFi Save account.

To upgrade your DragonFi Save account, simply download the CIMB Bank PH mobile application ("CIMB App"), and create a user log-in, and proceed in upgrading your DragonFi Save account by completing the KYC verification. You will be required to undergo a biometric verification, among others. You will be notified when your DragonFi Save account has been upgraded.

Effortlessly move funds to and from your DragonFi Save account with just a few taps on the DragonFi app.

You can also easily deposit into your DragonFi Save Account via CIMB Bank PH's multiple physical and online options:

Cash-In / Fund-In Options	
No.	Partner
<b>Physical</b>	
1	Over the Counter via Dragonpay
	(SM Malls, Robinsons Malls, LBC, M. Lhuillier, Cebuana Lhuillier, and other local banks)
<b>Online</b>	
1	Online or interbank transfer via Dragonpay
2	Online or interbank transfer via PESONet
3	Online or interbank transfer via InstaPay

To view the full list of cash-in options, please visit CIMB Bank PH app.

Once you have deposited funds into your DragonFi Save Account, you can transfer funds to both CIMB Bank PH accounts and other local bank accounts.

Below is a sample illustration of the interest rate computation on the DragonFi Save Account:

**Average Daily Balance (ADB)**

= Sum of your end of day balance, divided by the number of eligible days for the month.

**Nominal Interest Amount**

= ((Average daily balance \* No. of days in the month)/360) \* interest rate

**Withholding Tax Amount**

= ((Average daily balance \* No. of days in the month)/360) \* interest rate \* Withholding tax

**Net Interest Amount**

= Nominal Interest Amount – Withholding Tax Amount

**Example:**

Average Daily Balance: PHP50,000

No. of days in the month: 30 days

Interest rate: 2.5%

Withholding tax: 20%

**Nominal Interest Amount:**

((PHP 50,000\*30)/360) \* 2.5% = PHP 104.17

**Withholding Tax Amount:**

((PHP 50,000\*30)/360) \* 2.5% \* 20% = PHP 20.83

**Net Interest Amount:**

PHP 104.17 – PHP 20.83 = PHP 83.33

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

Initial fees and charges are listed below. For full details, kindly refer to [www.cimbbank.com.ph](http://www.cimbbank.com.ph).

Deposits are insured by PDIC up to P1,000,000 per depositor.

CIMB Bank Philippines Inc. is regulated by the Bangko Sentral ng Pilipinas

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Fees and Charges <sup>1</sup>		
No.	Fees and Charges	Fee Amount
1	Below Minimum Balance Fee	Waived
2	Account Closure Fee	Waived
3	Monthly Account Maintenance Fees	Waived
4	Dormant Account Fee	Waived
5	Monthly Maintenance Fee	Waived
6	<b>Cash-In and Fund Transfer Fees</b>	
	Over the Counter via Dragonpay <sup>2</sup> (SM Malls, Robinsons Malls, LBC, M. Lhuillier, Cebuana Lhuillier, and other local banks)	Waived
	Transfer to other CIMB Bank accounts	Waived
	Transfer to other banks online via Dragonpay, PESONet, InstaPay <sup>3</sup>	Waived

**Note:**

<sup>1</sup>All fees and charges are subject to change. You may refer to our latest fees and charges at [www.cimbbank.com.ph](http://www.cimbbank.com.ph)

<sup>2</sup>Fees and charges displayed are inclusive of fees by both CIMB Bank and DragonPay. There may be an additional processing fee charged by Dragon Pay's affiliate merchants.

<sup>3</sup>Effective July 03, 2024, free InstaPay fund transfer will be capped to five (5) transfers per day with a maximum limit of Php50,000 per transfer, subject to future changes on the limit as determined by CIMB.

<sup>3</sup>Effective June 01, 2025, InstaPay fund transfer will be capped to two (2) transfers per day with a maximum limit of Php50,000 per transfer, subject to future changes as determined by CIMB.

#### 4. What are the key Terms and Conditions?

The Terms and Conditions on DragonFi Save Account and Deposit Account/Mobile App and Privacy Notice form part of this Product Disclosure Sheet. Please read these carefully prior to signing up for the DragonFi Save Account.

DragonFi Save by CIMB Terms and Conditions and can be found here:

Privacy Notice:

[www.cimbbank.com.ph/en/privacy-notice.html](http://www.cimbbank.com.ph/en/privacy-notice.html)

By signing up for a DragonFi Save Account, you agree to and accept CIMB Bank PH's Terms and Conditions and Privacy Policy as stated in its Privacy Notice.

#### 5. What are the risks involved?

You may experience the typical risks associated with conducting a deposit 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.

Deposits are insured by PDIC up to P1,000,000 per depositor.

CIMB Bank Philippines Inc. is regulated by the Bangko Sentral ng Pilipinas

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You must notify us immediately after finding out that any codes, usernames, passwords, MPINs and OTPs have been compromised, or if you suspect that an unauthorized transaction has been conducted on your DragonFi Save by CIMB account for us to block your account or take such other appropriate actions.

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 by speaking with our Customer Services Officers at the contact details below or reach out to us 24/7 through the 'Need Help?' button in the [Help Center](#) of the CIMB Bank PH app.

#### **7. Where can I get further information?**

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 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.

#### **8. 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. You may also further escalate your concern or issue to the Bangko Sentral ng Pilipinas at [www.bsp.gov.ph](http://www.bsp.gov.ph).

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

You may also be interested in CIMB Bank PH's UpSave account. Please refer to [www.cimbbank.com.ph](http://www.cimbbank.com.ph) for the full list of its features and benefits.