

LINK & EARN 5% CAMPAIGN & PERIOD

1. Link & Earn 5% Campaign ("this Campaign") is intended to reward eligible and existing CIMB Bank Philippines ("CIMB Bank") customers in recognition of their becoming pioneer customers of the newly established all digital bank in the Philippines.
2. The campaign period shall run from 1st January – 31st March 2021, both dates inclusive ("the Campaign Period").

ELIGIBILITY

3. CIMB Bank customers considered eligible (the "Eligible Participants") for this Campaign must fulfill all the following conditions (the "Qualifying Criteria"):
 - (a) Must have a Gsave Account that is not linked to the CIMB Bank PH app and must receive an SMS and / or EDM that contains the campaign message. This campaign shall be limited only to customers who have received the SMS and / or EDM, thus, customers who did not receive the SMS and / or EDM that contains the campaign message will not be eligible.
 - (b) Gsave Account holders who have received the qualifying SMS and / or EDM must link their accounts to the CIMB Bank PH app.
 - (c) Upon successful linking, Gsave account holders will be granted an increased interest rate of 5% p.a. on their average daily balance (ADB) on their Gsave accounts on the month they qualified. Qualifying months are January, February or March.
 - (d) Account must be in good standing and should not be blocked, closed, and / or dormant during the campaign period.
4. Customer must complete the linking of their Gsave Accounts to the CIMB Bank PH app. Any attempt to link but subsequently failed are considered not eligible.
5. Customers who have qualified for this promotion will not be eligible for other interest rate related promotions offered by CIMB Bank in the same month.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

6. The Eligible Participant(s) shall be entitled to the following interest rate, for the same month as eligibility, ("Reward(s)") upon meeting all the qualifying criteria(s) as stipulated in Clause 3 above:

Required Action	Increased Interest Rate
To link the Gsave Account to the CIMB Bank PH app.	5% p.a. interest on the Gsave account's average daily balance (ADB) on the month the customer linked their Gsave accounts to the CIMB Bank PH app. *Capped at PHP200

7. Each Eligible Participant is entitled to an increased interest rate for their respective Gsave Accounts if the qualifying criteria as mentioned in clause 3 is met.
8. The additional interest earned will be credited to the Eligible Participant's CIMB Bank account within fourteen (14) business days after the special interest rate period, provided that Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting.
9. The interest earned shall be credited only to the Eligible Participant's CIMB Bank subject account/s regardless of any request from the Eligible Participant or any other person to credit the Reward to the Eligible Participant(s) other accounts or third party's accounts, whether or not held at CIMB Bank or any other banks.

OTHER TERMS & CONDITIONS

10. By participating in this Campaign, the Eligible Participant(s) is deemed to have read, understood and agreed to be bound by these Terms & Conditions as well as consented to CIMB Bank processing and disclosing their personal data in accordance with the CIMB Bank Privacy Notice which can be found at www.cimbbank.com.ph and agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the Cash In Incentive to be given away and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
11. CIMB Bank reserves the right, and its sole discretion to disqualify any Customer(s) that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.
12. The Bank reserves the right to substitute the Cash-In Incentive with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Campaign by giving five (5) calendar days' prior notice to the Customer(s). It is understood that notice shall be sufficiently given at the time when the same has been published at CIMB Bank website. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB Bank shall not entitle any of the Customer(s) or any other persons whatsoever to any claim or compensation against CIMB Bank for any losses or damages suffered or incurred by the Customer(s) as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.
13. By participating in this Campaign, the Eligible Participant(s) hereby agree that the Bank shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if the Bank is unable to perform in whole or in part of any of its obligations herein, attributable directly or indirectly to the failure of any

mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, any act of God beyond CIMB Bank's control or due to any factor in a nature of a force majeure which is beyond CIMB Bank's reasonable control.

14. CIMB Bank shall not be liable to any Customer or Eligible Participant(s) or any party for any loss or damage of whatsoever nature suffered (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in this Campaign including arising from any non-receipt or delayed receipt by the Eligible Participant(s) of the Short Message Service ("SMS") unless the same shall arise from and are caused directly by the Bank's gross negligence or willful default.
15. The Bank reserves the right upon giving prior notice of five (5) calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("Amendment") any of the Terms and Conditions herein. Notification to Eligible Participant(s) in respect of the Amendment shall be via electronic communication display at the Bank's website where detailed provisions regarding the Amendment may be provided in the notice itself or may be provided to the Eligible Participant(s) upon request; Eligible Participant(s) acknowledge and agree to access the Bank's website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to-date with any changes or variations to these terms and conditions from or in connection with the transactions contemplated herewith.
16. No compensation in cash or any kind shall be given to the Customer(s) or Eligible Participant(s) for any losses or damages suffered or incurred by the Customer(s) or Eligible Participant(s) as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein.
17. These Terms and Conditions (as amended from time to time pursuant to Clause 11 and 14) shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign. These Terms and Conditions are to be read in conjunction with the prevailing terms and conditions under the Deposit Account/Mobile App & Electronic Banking which shall apply in addition to the Terms and Conditions herein.
18. These Terms and Conditions shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted and/or any other written laws or which are issued by Bangko Sentral ng Pilipinas or any other body having supervisory authority over CIMB Bank in relation to or which are applicable to the Campaign or any matters herein.
19. For feedback and/or complaints related to this Campaign, the Customer(s) may contact the Bank's Customer Contact Center at #CIMB (#2462) or by sending an email to hello@cimb.com.