

GCREDIT PUREGOLD CAMPAIGN & PERIOD

1. The GCredit Puregold Campaign (“**this Campaign**”) is intended to reward existing GCredit Customers (“**Customers**”) of CIMB Bank Philippines Inc. (“**CIMB Bank**” or “**Bank**”) for their continued use of the GCredit.
2. The Campaign Period shall run from 1 March 2024 to 31 May 2024, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

3. A CIMB Bank Customer will be considered eligible (the “**Eligible Participant**”) for this Campaign if the Customer fulfills ALL the required criteria (the “**Qualifying Criteria**”) as follows:
 - (a) Customer must have an open and active GCredit account.
 - (b) Customer must spend a minimum of Five Hundred Pesos (PhP 500.00) on a single-receipt in any Puregold store using GCredit during the Campaign Period.
 - (c) Customer’s GCredit account must NOT be past due or delinquent and Customer has no cross-delinquency on other CIMB Bank products.
4. Each eligible single-receipt purchase made by an Eligible Participant will earn the following corresponding number of Raffle Tickets depending on the actual amount spent:

Amount Spent (PhP)	Raffle Tickets Earned
500.00	1
1,000.00	3
2,000.00	6
3,000.00 and up	10

5. Eligible Participants may continuously earn Raffle Tickets within the Campaign Period for single-receipt purchases made in Puregold with the required minimum spend of Five Hundred Pesos (PhP 500.00) per single-receipt transaction.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

6. Eligible Participants are automatically registered for the Raffle Draw and Draw Dates corresponding to the month when the single-receipt purchase/s were made. Please see table below for the Raffle Draw and Draw Date schedule:

Purchase Period	Raffle Draw	Draw Dates
March 1 to March 31, 2024	1st Raffle Draw	April 10, 2024
April 1 to April 30, 2024	2nd Raffle Draw	May 10, 2024
May 1 to May 31, 2024	3rd Raffle Draw	June 10, 2024

7. Eligible Participants will have the chance to win GCredit Vouchers for future Puregold transactions every month, or the Grand Prize of PhP Fifty Thousand Pesos (PhP 50,000.00). The Grand Prize will be credited to the winner’s GCash wallet account and the rest of the prizes will be in a form of GCredit e-voucher locked in for future Puregold transactions.
8. The list of Prizes for each Raffle Draw is available here. (Link: <https://www.beta.qcash.com/promos/gcreditpuregold2024>)
9. An Eligible Participant can only win once per Raffle Draw. In case where the Eligible Participant gets drawn more than once within the same Draw Date, the Eligible Participant will be granted the highest Prize.
10. Winning Customers must repay at least the GCredit minimum amount due before any Prize is rewarded. GCash shall communicate with the winning Customers for the redemption of their Prizes.

OTHER TERMS AND CONDITIONS

11. 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 PH processing and disclosing their personal data in accordance with the CIMB Bank PH Privacy Notice which can be found at www.cimbbank.com.ph and agree that all decisions fairly and

- reasonably made by CIMB Bank PH in relation to every aspect of this Campaign to be given away and the determination of the Customer(s) eligibility to participate, shall be final, binding and conclusive.
12. CIMB Bank reserves the right at 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.
13. CIMB Bank reserves the right to substitute the Reward(s) with other item(s) of similar cost and/or to modify, 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 PH website or any of its official social media channels. For the avoidance of doubt, any modification, 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.
14. By participating in this Campaign, the Eligible Participant(s) hereby agree that CIMB Bank shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if CIMB 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.
15. 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 Customer(s) or Eligible Participant(s) of any Short Messaging Service (SMS) or Electronic Direct Mail (EDM) unless the same shall arise from and are caused directly by CIMB Bank’s gross negligence or willful default.
16. CIMB 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 CIMB Bank’s website or any of its social media channels 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 CIMB 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.
17. 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.
18. These Terms and Conditions (as amended from time to time pursuant to Clause 16) 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 Product’s Terms and Conditions which shall apply in addition to the Terms and Conditions herein.
19. 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.



TERMS AND CONDITIONS GCREDIT PUREGOLD CAMPAIGN

20. For any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank PH using the following contact details:

- (a) For PLDT, Smart, and Talk n Text subscribers, you may call [#2462 \(#CIMB\)](tel:#2462) or [\(+632\) 8924-2462](tel:+63289242462) on your phone.
- (b) For Globe and TM subscribers, you may call us on our landline: [+632-8924-2462](tel:+63289242462). Telco charges apply.
- (c) Website Help and Support: cimbbank.com.ph/gethelp
- (d) CIMB Bank Mobile App: Go to Menu > Help Center > Need Help.

Or any other channels that may be provided by CIMB Bank PH from time to time.

CIMB Bank PH is regulated by Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>).