

**GCREDIT INTEREST REBATE**

1. The GCredit Interest Rebate Campaign (“**this Campaign**”) is intended to reward newly activated GCredit Customers.
2. The Campaign Period shall run from 15<sup>th</sup> February 2024 to 30<sup>th</sup> April 2024, both dates inclusive (“**the Campaign Period**”).

**ELIGIBILITY**

3. For CIMB Bank Customers to be considered eligible (the “**Eligible Participants**”) for this Campaign, they must fulfill ALL the following conditions (the “**Qualifying Criteria**”):
  - (a) Must be a GCash App customer at least three (3) months prior to the Campaign Period but has not availed or activated GCredit.
  - (b) Must avail of GCredit during the Campaign Period;
  - (c) Must receive an official SMS/EDM from GCash that contains the Campaign message. This Campaign shall be limited to Customers who received the Campaign message and any person who did not receive said SMS or EDM is not eligible.
  - (d) Must perform a valid GCredit transaction during the Campaign Period. The following are a list of valid GCredit transactions:
    1. Payment of bills
    2. Payment to online partner(s)
    3. Payments made thru or in Google PlayStore and Apple Store
    4. QR Payment to accredited merchant(s) in the Philippines
    5. Payment to GLife partner(s)
  - (e) Must make a repayment of at least the Minimum Amount Due (“**MAD**”) stated on his/her GCredit Statement of Account on all outstanding balances before or by due date.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

4. The Eligible Participant(s) shall be entitled to the following interest rebate rate (“**Reward**”), for the same month as eligibility, upon meeting all the Qualifying Criteria:

Required Action	Reward(s)
i. Must be a GCash App customer. ii. Must avail of GCredit during Campaign Period. iii. Received the Campaign message. iv. Must perform a valid GCredit transaction during the Campaign Period. v. Must make a repayment of at least the MAD on all outstanding balances before or by due date.	50% interest rebate for the interest paid portion for the first 2 billing cycles after successful enrollment during the Campaign Period.

5. An Eligible Participant will receive the Reward for the first two billing cycles after successful GCredit enrollment during the Campaign Period.
6. The Reward shall be credited to the Eligible Participant’s GCredit Account within fourteen (14) business days after the due date, provided that the Eligible Participant’s GCredit Account MUST BE ACTIVE or NOT CLOSED at the time of crediting. In the event there is failure of crediting to GCredit (for example due to no outstanding balance), Reward will be credited to the Eligible Participant’s GCash Wallet.
7. Rewards will be given based on the interest paid during the Campaign Period. Rebate calculation will be on total billed interest paid from all use cases as stipulated in the list of valid transactions in Clause 3.
8. The Reward shall be credited only to the Eligible Participant’s own GCredit Account 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 PH or any other banks.

**OTHER TERMS AND CONDITIONS**

9. 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](http://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.
10. 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.
  11. 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.
  12. 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.
  13. 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.
  14. 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.
  15. 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.

16. These Terms and Conditions (as amended from time to time pursuant to Clause 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 Product's Terms and Conditions which shall apply in addition to the Terms and Conditions herein.
17. 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.
18. For any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank PH or GCash using the following contact details:

**CIMB Bank**

- (a) For PLDT, Smart, and Talk n Text subscribers, you may call [#2462 \(#CIMB\)](tel:+6322462) 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](http://cimbbank.com.ph/gethelp)
- (d) CIMB Bank Mobile App: Go to Menu > Help Center > Need Help

**GCash**

- (a) GCash Chatbot: Gigi. You may chat with the GCash chatbot on the GCash Website to get instant information or connect with a support agent
- (b) Website: You may create a ticket through the GCash Help Center page on the GCash website: [help.gcash.com/hc/en-us](http://help.gcash.com/hc/en-us)
- (c) GCash App: Create a ticket through the GCash Help center page on the GCash app
- (d) GCash Hotline: For Globe and TM (toll-free) – call 2882. For other networks, call (02) 7213-9999. Toll charges may apply.

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

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