

**CIMB BANK PH 25% P.A YEAR-END PROMO & PERIOD**

1. The CIMB BANK 25% P.A YEAR-END PROMO ("this Campaign") is intended to reward eligible new and existing CIMB Bank Philippines ("CIMB Bank PH" or "Bank") Customers in recognition of their patronage and loyalty to CIMB Bank PH.
2. The Campaign Period runs from November 01 to December 31, 2024 ("the Campaign Period"). Qualifying months are November and December (each a "Qualifying Month").
3. This Campaign consists of multiple Promos wherein a CIMB Bank PH Customer may earn up to 25% p.a. interest rate.

**ELIGIBILITY**

4. A CIMB Bank Customer will be considered eligible (the "Eligible Participant") for a Promo in this Campaign if the Customer is a GSave or UpSave accountholder with open and unblocked account(s) during the Campaign Period and fulfills ALL the conditions ("Qualifying Criteria(s)") under this Section and under each Promo. No other deposit accounts are eligible for this Campaign.

**EARN 3.50%\* P.A. INTEREST RATE AT NO ADB CAP**

- a) Customer must have at least one active and unblock UpSave and/or GSave account. Other deposit accounts are not eligible.
- b) The 3.50% p.a. interest rate is inclusive of the regular base rate of 2.5% p.a. for UpSave and 2.6% p.a. for GSave accounts and other promo/s.

**EARN +2.0% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 1,000.00 (NO ADB GROWTH CAP!)**

- a) Customer must increase his/her Total Average Daily Balance ("ADB") by at least One Thousand Pesos (PHP 1,000.00) during a Qualifying Month compared to the previous month's total ADB of their UpSave and/or GSave accounts.
- b) The additional 2.0% p.a. interest rate will only be applied to Customer's total ADB growth compared to the previous month's total ADB, and inclusive of other promo/s.

**EARN +4.5% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 5,000.00 (NO ADB GROWTH CAP!)**

- a) Customer must increase his/her Total Average ADB by at least Five Thousand Pesos (PHP 5,000.00) during a Qualifying Month compared to the previous month's total ADB of their UpSave and/or GSave accounts.
- b) The additional 4.5% p.a. interest rate will only be applied to Customer's total ADB growth compared to the previous month's total ADB, and inclusive of other promo/s.

**EARN +6.5% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 10,000.00 (NO ADB GROWTH CAP!)**

- a) Customer must increase his/her Total Average Daily Balance ("ADB") by at least Ten Thousand Pesos (PHP 10,000.00) during a Qualifying Month compared to the previous month's total ADB of their UpSave and/or GSave accounts.
- b) The additional 6.5% p.a. interest rate will only be applied to Customer's total ADB growth compared to the previous month's total ADB, and inclusive of other promo/s.

**EARN +8.5% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 50,000.00 (NO ADB GROWTH CAP!)**

- a) Customer must increase his/her Total Average Daily Balance ("ADB") by at least Fifty Thousand Pesos (PHP 50,000.00) during a Qualifying Month compared to the previous month's total ADB of their UpSave and/or GSave accounts.
- b) The additional 8.5% p.a. interest rate will only be applied to the Customer's total ADB growth compared to the previous month's total ADB, and inclusive of other promo/s.

5. ADB Growth during a Qualifying Month must be performed via Customer-initiated cash-in transactions via InstaPay, PESONet, Dragon Pay, GCash and over-the-counter banks. Transfers within the accounts of the Customer or among CIMB Bank PH bank accounts are not considered and shall not qualify for this Promo.
6. Only successful Customer-initiated cash-in transactions made during a Qualifying Month will be considered. Any delays in cash-

in posting of funds shall not be counted, regardless of the cause of delay.

7. For Customers who have multiple UpSave and GSave accounts with CIMB Bank PH, the applicable interest rate will be computed based on the Qualifying Month's Total ADB growth:
  - To calculate the ADB, Customers must sum all their balances at the end of each day of a Qualifying Month and divide by the total number of days of the same Qualifying Month.
  - For newly opened accounts, the ADB will be computed from the day the account was opened ("the account open date"). Starting from the account open date, Customers must sum all their balances at the end of each day and divide by the total number of days from account open date to the end of day of a Qualifying Month.
  - To calculate the Total ADB, Customers must add all the ADB of their UpSave and GSave accounts within the same Qualifying Month.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

8. If the Eligible Participant(s) meets ALL the Qualifying Criteria in at least ONE or more of the Promos stipulated under the Eligibility Section of this T&C, the Eligible Participant(s) may be entitled to the corresponding interest rates as follows ("Reward(s)"):
 

Requirements	Reward
Must have at least one active and unblocked UpSave and/or GSave account.	<b>3.5% p.a.</b> interest rate (inclusive of the regular base rate of 2.5% p.a. for Upsave and 2.6% p.a. for GSave respectively). <b>NO ADB CAP.</b>
Grow Total ADB by a minimum amount of Php 1,000.00.	Earn <b>+2.0%</b> p.a. interest rate applicable only to the total ADB growth. <b>No ADB Growth Cap.</b>
Grow Total ADB by a minimum amount of Php 5,000.00.	Earn <b>+4.5%</b> p.a. interest rate applicable only to the total ADB growth. <b>No ADB Growth Cap.</b>
Grow Total ADB by a minimum amount of Php 10,000.00.	Earn <b>+6.5%</b> p.a. interest rate applicable only to the total ADB growth. <b>No ADB Growth Cap.</b>
Grow Total ADB by a minimum amount of Php 50,000.00.	Earn <b>+8.5%</b> p.a. interest rate applicable only to the total ADB growth. <b>No ADB Growth Cap.</b>

9. All of the Rewards above are inclusive of other interest rate promos.
10. The Reward/s earned will be credited to the Eligible Participant's UpSave and/or GSave by CIMB Bank PH account, less 20% Withholding Tax, within fourteen (14) business days after the end of each Qualifying Month, provided that the Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting. The regular base rates of 2.5% p.a. interest for UpSave and 2.6% interest for GSave are credited on the first day of each month.
11. The Reward/s shall be credited to the Eligible Participant's CIMB Bank PH subject account/s only, regardless of any request from the Eligible Participant or any other person to credit the Reward/s 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 & Conditions**

12. 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 and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
13. CIMB Bank PH reserves the right at its sole discretion to disqualify any Customer(s) or Eligible Participant(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.
14. The Bank reserves the right to substitute the Reward 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) or Eligible Participant(s). It is understood that notice shall be sufficiently given at the time when the same has been published at CIMB Bank PH website. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB Bank PH shall not entitle any of the Customer(s) or Eligible Participant(s) or any other persons whatsoever to any claim or compensation against CIMB Bank PH 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.
  15. By participating in this Campaign, the Eligible Participant(s) hereby agree that CIMB Bank PH shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if CIMB Bank PH 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.
  16. CIMB Bank PH 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 Eligible Participant(s) of the Electronic Direct Mail ("EDM") and Short Message Service ("SMS") unless the same shall arise from and are caused directly by the CIMB Bank PH's gross negligence or willful default.
  17. CIMB Bank PH 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 PH's website where detail 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 PH'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.
  18. 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.
  19. These Terms and Conditions (as amended from time to time pursuant to Clause 17) shall prevail over any provisions or representations contained in any other promotional.
  20. 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.
  21. 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 PH in relation to or which are applicable to the Campaign or any matters herein.
  22. 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) or (+632) 8924-2462 on your phone.
    - b) For Globe and TM subscribers, you may call us on our landline: +632-8924-2462. 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

Or any other channels that may be provided by CIMB from time to time. CIMB Bank PH is regulated by Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>)

Per DTI Fair Trade Permit No. FTEB-205698 Series of 2024

#### SAMPLE COMPUTATIONS

For sample calculations, kindly refer to CIMB Bank's website under 'Latest Promotion'