

CIMB PH VIRTUAL DEBIT CARD 3% CASHBACK PROMO

1. The CIMB BANK VIRTUAL DEBIT CARD 3% CASHBACK PROMO (“**this Campaign**”) is intended to reward existing CIMB Bank Philippines (“**CIMB Bank**” or “**Bank**”) Customers for their continuous loyalty with the Bank.
2. The Campaign Period is extended from November 01 to December 31, 2024 (“**the Campaign Period**”).
3. The Qualifying Months for this Campaign are as follows:

Qualifying Month	Period
November 2024	November 1 st to 30 th
December 2024	December 1 st to 31 st

ELIGIBILITY

4. A CIMB Bank Customer will be considered eligible (the “**Eligible Participant**”) for this Campaign if the Customer fulfills ALL the following conditions (“**Qualifying Criteria(s)**”):
 - (a) Customer must have an active Virtual Debit Card linked to any of their deposit account.
 - (b) Customer must spend a total cumulative amount of at least Three Thousand Pesos (PhP 3,000.00) during a Qualifying Month using his/her CIMB Virtual Debit Card.
 - (c) Only online VISA purchases and VISA payments using CIMB Virtual Debit Card are considered, wherever VISA is accepted, and provided the purchase(s) or payment(s) is covered under the following merchant categories:
 - Airlines (MCC: 3000-3350,4511)
 - Hotels, Motels and Resort (MCC 3501-3839,7011)
 - Travel Agencies & Operators (MCC: 4722,5962)
 - (d) Valid Virtual Debit Card transactions must be performed during a Qualifying Month. Only successful and completed transaction will be considered. Any failed, cancelled, or reversed transactions during Campaign Period, regardless of the cause of failure, cancellation, or reversal, will not be considered.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

5. The Eligible Participant(s) shall be entitled to the following Reward for the same month as eligibility, upon meeting ALL the Qualifying Criteria(s) as stipulated in Clause 3 above:

Requirements	Reward
Must spend a total cumulative amount of at least PhP 3,000 on selected merchant categories during a Qualifying Month using the CIMB Virtual Debit Card.	Get three percent (3%) cashback (capped at a maximum of PhP 300 per Customer per Qualifying Month)

6. Cashback Reward is capped at Three Hundred Pesos (PhP 300.00) per Eligible Participant per Qualifying Month.
7. All Virtual Debit Card Transactions linked to any of the Savings Account (GSave, UpSave and Fast Plus) are eligible.
8. The Reward will be credited to the linked Savings Account of the Eligible Participant where the valid or highest Virtual Debit Card transaction was made.
9. CIMB Bank reserves the right to withdraw the Reward if the transaction(s) is found to be invalid or if the purchase(s) is cancelled, refunded, declined or voided by the Customer or Merchant, even if the Reward has already been credited. If Customer’s account is insufficient, CIMB Bank reserves the right to debit Customer’s account when the balance becomes sufficient.
10. The Bank reserves the right not to credit the Reward or to withdraw the Reward if an Eligible Participant is found to have committed fraud and/or have acted in abuse of the system.
11. The Reward earned will be credited within fourteen (14) business days after the Campaign Period, provided that Eligible Participant’s account(s) MUST NOT be blocked and/or closed at the time of crediting.

12. The Reward shall be credited to the Eligible Participant’s CIMB Savings Account only, 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 & CONDITIONS

13. 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 and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
14. 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.
15. The Bank reserves the right to substitute any of the Rewards 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 or any of its official social media channels. 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 whosoever 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.
16. 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.
17. 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.
18. 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 or any of its official social media channels 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.

19. 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.
20. 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 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 \(#CIMB\)](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 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-198204 Series of 2024