

**CIMB BALANCE TRANSFER CAMPAIGN & PERIOD**

1. The CIMB Bank PH High 5 Promo (the "Campaign") is intended to encourage eligible CIMB Bank Philippines Inc. ("CIMB Bank PH" or the "Bank") customers with dual CIMB Bank PH customer profiles registered under their name to transfer their funds to their preferred CIMB profile.
2. This Campaign runs from May 15 to May 31, 2026 ("**the Campaign Period**")
3. Eligible customers who successfully transfer funds to their preferred CIMB profile within the Campaign Period may be entitled to earn a one-time **5.00% per annum (p.a.) promotional interest** on the successfully transferred amount, subject to the Bank's validation and these Terms and Conditions.

**ELIGIBILITY**

4. A CIMB Bank PH customer (the "**Customer**") will be considered eligible for this Campaign only if the Customer fulfills **all** of the following conditions ("**Qualifying Criteria**"):
  - a) received the official campaign invitation from CIMB Bank PH via SMS and/or EDM;
  - b) has been identified by CIMB Bank PH as having dual CIMB Bank PH customer profiles registered under their name, with an open and unblocked eligible CIMB Bank PH deposit account, including but not limited to GSave, UpSave, Fast Plus, LazSave, DragonFi Save, and other deposit accounts as may be determined by CIMB Bank PH under each customer profile;
  - c) successfully transfers funds (the "**Transferred Amount**") from one Customer's deposit account under one CIMB Bank PH profile (the "**Source Account**") to another CIMB Bank PH deposit account under their second CIMB Bank PH customer profile (the "**Preferred Account**") within the Campaign Period, subject to validation by CIMB Bank PH. Only the first successful transfer from the Source Account to the Preferred Account during the Campaign Period shall be considered in determining the Transferred Amount; and
  - d) maintains the full Transferred Amount in the Preferred Account until the end of the Campaign Period.

Customers who did not receive the official SMS and/or EDM invitation are not eligible to participate in this Campaign.

For the avoidance of doubt, Average Daily Balance (ADB) growth, external cash-in transactions, deposits from other CIMB Bank PH accounts, or balance increases from outside CIMB Bank PH shall not be considered as part of the Transferred Amount computation under this Campaign.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

5. If the Eligible Participant meets all the Qualifying Criteria under these Terms and Conditions within the Campaign Period and the conditions of payment below, the Eligible Participant will earn an additional 5.00% p.a. promotional interest on the Transferred Amount.
6. The Reward under this Campaign shall be separate from the Customer's regular base interest rate, where applicable. Customers will continue to earn the prevailing regular base interest rate applicable to their eligible CIMB Bank PH deposit account/s.
7. The Reward earned will be credited to the Eligible Participant's Preferred Account, net of applicable withholding taxes, within fourteen (14) business days after the end of the Campaign Period, provided that the Preferred Account must not be blocked and/or closed at the time of crediting.
8. The Reward shall be credited only to the Eligible Participant's Preferred Account and may not be requested to be credited to Customer's other CIMB Bank PH accounts, or to another person's account or any third-party account, whether maintained with CIMB Bank PH or another bank.
9. For the avoidance of doubt, CIMB Bank PH's validation of eligible customers, qualifying transfers, transferred amounts, maintained balances, reward computation, and fulfillment shall be final, binding, and conclusive.

**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 PH's 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.
11. 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.
12. 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's 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.
13. 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.
14. 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"), except to the extent that such loss, liability, claim or damages directly and solely arises from CIMB's own gross negligence or willful misconduct as duly proven in a tribunal of competent jurisdiction.
15. 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.
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 the Clause on Amendment) 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 PH in relation to or which are applicable to the Campaign or any matters herein.
19. 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 - 257040 Series of 2026

#### **SAMPLE COMPUTATIONS**

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