

SPECIAL INTEREST RATE PROMO & PERIOD

- The CIMB Special Interest Rate Promo (“**this Promo**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank**”) customers in recognition of their becoming pioneer customers of the newly established all digital bank in the Philippines.
- The promo period shall run from 14th April 2020 to 30th April 2020, both dates inclusive (“**the Promo Period**”).

ELIGIBILITY

- CIMB Bank customers considered eligible (the “**Eligible Participants**”) for this Promo must fulfill all the following conditions (the “**Qualifying Criteria**”):
 - Must have received qualifying SMS such as, but not limited to below to be eligible:
 - Hey! Get a special 4.5% p.a. interest on your savings when you grow your balances by at least PHP10,000! T&Cs apply. bit.ly/SpecialIntPromo
 - Must have at least one (1) active UpSave or GSave account.
 - Must grow their Total Relationship Balance (TRB), or cumulative balance in all open deposit accounts under 1 user, from beginning of the promo period by at least PHP10,000 by the end of the promo period.
 - i.e. A customer will be qualified if, from a TRB of PHP3,000 in April 14, they grew their TRB to PHP13,000 by 30th April.
 - For GSave Account Holders: If a customer cannot grow by PHP10,000 because his/her GSave account has reached its balance or cash in limit, he/she must successfully link, verify, and upgrade their account to GSave Plus on the CIMB Bank App in order to unlock the limits of their account and continue saving.
- Existing customers of CIMB Bank who do not grow their Total Relationship Balance by at least PHP10,000 by the end of 30th April 2020 shall not be eligible for the special interest rate offered by this promo and shall continue accruing interest at the regular rate.

PROMO REWARDS & CONDITIONS FOR PAYMENT

- The Eligible Participant(s) shall be entitled to the following interest rate, for the same month as eligibility, (“**Reward(s)**”) upon meeting all the qualifying criteria(s) as stipulated in Clause 3 above:

Required Action	Increased Interest Rate
Grow by at least PHP10,000 on your TRB from start to end of the promo period	4.5% p.a. for UpSave and GSave on your average daily balance in April

Shown below is a sample computation for growth of PHP50,000:

Net Balance Growth of at least Pphp10,000	Sample
Balance from 1 April to Promo Start (14 April 12:01AM)	Php 10,000
Growth of balance during Promo Period (16 April 2020)	Php 50,000
Balance Until Promo End (e.g. 16-30 April 2020 Sample)	Php 60,000
Average Daily Balance for April 2020	Php 35,000
Base Deposit Interest Rate for the Month (UpSave)	4% p.a.
Net Base Deposit Interest Payout (less 20% tax)	Php 93.33
Additional Interest Payout (less 20% tax)	Php 11.67
TOTAL 4.5% Special Interest Net Payout	Php 105.00

- Each Eligible Participant is entitled to an increased interest rate for UpSave and/or GSave if the total balance growth of all his/her open deposit accounts, if more than one, meets the required amount stipulated in Clause 5.
- The Reward will be credited to the customer’s eligible deposit account(s) within fourteen (14) business days after completing the required action. Customers whose comprehensive relationship with CIMB Bank are not in good standing, not current and performing, blocked, or closed, are disqualified from being rewarded for this promotion, regardless if they have opened an eligible account and made eligible activities during the promo period. This shall come in the form of cash rebate payment on top of the monthly interest payout.
- The interest earned shall be credited only to the Eligible Participant’s CIMB Bank subject account/s 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 or any other banks.

OTHER TERMS & CONDITIONS

- By participating in this Promo, 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 processing and

disclosing their personal data in accordance with the CIMB Bank Privacy Notice which can be found at www.cimbbank.com.ph and agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Promo, including the Cash In Incentive to be given away and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.

- 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.
- The Bank reserves the right to substitute the Cash In Incentive with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Promo 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 website. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Promo 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 Promo.
- By participating in this Promo, the Eligible Participant(s) hereby agree that the Bank shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if the 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.
- 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 Promo including arising from any non-receipt or delayed receipt by the Eligible Participant(s) of the Short Message Service (“**SMS**”) unless the same shall arise from and are caused directly by the Bank’s gross negligence or willful default.
- The 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 the Bank’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 the Bank’s website at regular intervals to view the terms and conditions of the Promo 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.
- 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.
- 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 Promo. 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.
- 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 Promo or any matters herein.
- For feedbacks and/or complaints related to this Promo, the Customer(s) may contact the Bank’s Customer Contact Center at #CIMB (#2462) or by sending an email to hello@cimb.com.