

SPECIAL INTEREST RATE CAMPAIGN & PERIOD

1. CIMB Special Interest Rate Campaign (“**this Campaign**”) 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.
2. The campaign period shall run from 1st January - 28th February 2021, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

3. CIMB Bank customers considered eligible (the “**Eligible Participants**”) for this Campaign must fulfill all the following conditions (the “**Qualifying Criteria**”):
 - (a) Must have at least one (1) active UpSave and/or GSave account. Fast and Fast Plus accounts are not eligible.
 - (b) Must have grown their average daily balance by at least PHP1,000 from start until the end of each qualifying month within the campaign period to qualify for 4% p.a. on their average daily balance of up to PHP 250,000 for the same month. For average daily balances in excess of PHP 250,000, customers will qualify for 3.5% p.a.
 - i.e. if a customer has grown their average daily balance (ADB) by at least PHP1,000 on their UpSave and/or GSave by end of 31st January, he/she will be entitled to the special interest rate of 4% p.a. on their average daily balance (ADB) from 1st – 31st January 2021 of up to PHP 250,000. For average daily balances in excess of PHP 250,000, customers will qualify for 3.5% p.a.
 - In the second qualifying month, if a customer has grown their average daily balance (ADB) by at least PHP1,000 on their UpSave and/or GSave by end of 28th February, he/she will be entitled to the special interest rate of 4% p.a. on their average daily balance (ADB) from 1st – 28th February 2021 of up to PHP 250,000. For average daily balances in excess of PHP 250,000, customers will qualify for 3.5% p.a.
 - To calculate average daily balances, customers must sum all their balances at the end of each day, for the qualifying month, and divide by the total number of days in the qualifying month.
 - (c) If a customer has a balance below the required minimum, he/she must make a deposit to any of his/her UpSave and GSave accounts, such that the minimum average daily balance requirement is met by the end of the qualifying month.
 - (d) For GSave Account Holders: If a customer has a GSave account, he/she can link, verify, and upgrade their account to GSave Plus on the CIMB Bank App in order to unlock the limits of their account and deposit more than the PHP100,000 cash in limit.
4. Regardless if qualified for the special interest rate promo, the regular base interest of 3% and 3.1% for UpSave and GSave will be shown in the CIMB Bank PH app. Crediting of the additional interest of 1% and 0.9% for UpSave and GSave shall come in the form of cash rebate payment on top of the monthly interest payout.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

5. 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 Minimum Balance | Increased Interest Rate |
|---|---|
| Average Daily Balance growth of at least PHP1,000 | 4% p.a. for the same month on active and fully verified UpSave and/or GSave accounts for average daily balances of up to PHP 250,000.00 |
| | 3.5% p.a. for average daily balances in excess of PHP 250,000.00 |

6. Each Eligible Participant is entitled to an increased interest rate for UpSave and/or GSave if they meet the average daily balance growth of PHP1,000.
7. The interest earned will be credited to the Eligible Participant’s CIMB Bank account within fourteen (14) business days after the special interest rate period, provided that Eligible Participant’s account(s) MUST NOT be blocked and/or closed at the time of crediting.
8. 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

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 processing and disclosing their personal data in accordance with the CIMB Bank Privacy Notice which can be found at www.cimb.com.ph and agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, 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.

10. CIMB Bank reserves the right, and 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. 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 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 website. For the avoidance of doubt, any 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 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.
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 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.
14. 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 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 the 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 11 and 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 Deposit Account/Mobile App & Electronic Banking 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 feedback and/or complaints related to this Campaign, the Customer(s) may contact the Bank’s Customer Contact Center at #CIMB (#2462) or by sending an email to hello@cimb.com.