

12% PER ANNUM INTRODUCTORY PROMO RATE & PERIOD

- CIMB BANK 12% PER ANNUM INTRODUCTORY RATE CAMPAIGN (“**this Campaign**”) is intended to reward eligible and new CIMB Bank Philippines Inc. (“**CIMB Bank PH**” or “**BANK**”) account holders.
- The Campaign Period shall run from May 01, 2023 to June 30, 2023, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

- For CIMB Bank PH Customers to be considered eligible (the “**Eligible Participants**”) for this Campaign, they must fulfill ALL the following conditions (the “**Qualifying Criteria**”):
 - Must have no existing, open, or active deposit account/s as of April 30, 2023. Customers with previously closed accounts (except those which have been closed due to AML/CTF violations and other unlawful or fraudulent transactions) may qualify for this Campaign.
 - Must open their first or new GSave or UpSave account within the Campaign Period. Fast and Fast Plus accounts are not eligible.

CAMPAIGN 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:

| Requirement | Reward |
|--|---|
| Must open their first or new GSave or UpSave deposit account within the Campaign Period. Fast and Fast Plus accounts are not eligible. | Get 12% p.a. interest rate for the first PHP 200,000 Total Average Daily Balance (ADB) of GSave and/or UpSave accounts for the first two (2) months from account opening (inclusive of regular base rates of 2.5% p.a. for UpSave account and 2.6% p.a. for GSave account and other interest rate promos if qualified under the T&C of that promo). |

- The 12% p.a. interest rate will be applied to the first PHP 200,000 Total ADB of the UpSave and/or GSave accounts of Eligible Participant/s. The Reward will be applicable for the first two (2) months for accounts which were newly opened during the Campaign Period including the month the account was opened and will be inclusive of other interest rate promos and the regular base rates of 2.6% p.a. for GSave accounts and 2.5% p.a. for UpSave accounts.
 - To calculate the ADB, Customer must sum all of his/her balances at the end of each account open days for the qualifying month and divide by the total number of account open days in the qualifying month.
 - For ADB in excess of PHP 200,000, the regular base rates for GSave and UpSave accounts will apply, which will be credited every first day of the calendar month.
- For Customers who have multiple UpSave and/or GSave accounts with CIMB Bank PH, the Reward will be computed based on the qualifying month’s Total ADB for UpSave and/or GSave accounts.
 - To calculate the Total ADB, Customers must add all the ADB of their UpSave and GSave account in the qualifying month.
- Interest rate will be applied to GSave and/or UpSave account’s Total ADB at a combined customer relationship level (GSave + UpSave ADB), not on a per account level.
- The additional interest earned will be credited into the respective accounts, proportionately, depending on the monthly ADB of each account.
- The additional interest earned will be credited to the Eligible Participant’s CIMB Bank PH account, less 20% Withholding Tax (WHT), within fourteen (14) business days after each of the

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 are credited on the first day of each calendar month.

- The Reward shall be credited only to the Eligible Participant’s CIMB Bank PH 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 account.

OTHER TERMS & CONDITIONS

- 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.
- 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.
- 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.
- 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.
- 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”) unless the same shall arise from and are caused directly by the CIMB Bank PH’s gross negligence or willful default.
- 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.

17. 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.
18. 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 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.
19. 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.
20. 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
 - 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 is regulated by Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>)