

5% CASHBACK PROMO CAMPAIGN & PERIOD

1. CIMB BANK 5% CASHBACK PROMO CAMPAIGN (“**this Campaign**”) is intended to reward the new users of CIMB Bank Philippine Inc.’s (“**CIMB Bank PH**”) new Virtual Debit Card (“**CIMB Virtual Card**”).
2. The Campaign Period run from May 03 to June 30, 2023 (“**the Campaign Period**”).

ELIGIBILITY

3. 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**”):
 - a. Open to all Customers with a CIMB Virtual Card. The Terms and Conditions of the CIMB Virtual Card found [here](#) are deemed incorporated in this Campaign’s Terms and Conditions.
 - b. Must spend a minimum amount of PHP 1,000 per transaction using the CIMB Virtual Card within the Campaign Period. Any transaction below this amount will not receive any cashback.
 - c. Only online VISA purchases and VISA payments using the CIMB Virtual Card, wherever VISA is accepted, are eligible for this Campaign.
 - d. Valid purchase or payment transactions must be performed within the Campaign Period. Only successful, completed, and posted transactions reflected in CIMB Bank PH’s system will be considered. Any delay or failed transaction within the Campaign Period will not be counted regardless of the cause of delay or failure.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

4. The Eligible Participant(s) shall be entitled to the following reward, for the same month as eligibility (“**Reward(s)**”), upon meeting all the Qualifying Criteria as stipulated in Clause 3 above:

Requirement	Reward
Must spend a minimum amount of Php 1,000 per transaction using the CIMB Virtual Card within the Campaign Period.	Get 5% cashback capped at Php 100 per month per Eligible Participant within the Campaign Period.

5. The Reward is capped at PHP 100 per month per Eligible Participant regardless of the number of transactions worth at least PHP 1,000 per transaction. Once the cap amount has been reached, succeeding transactions will no longer qualify for the Reward.
6. An Eligible Participant will receive the maximum cashback of PHP 100 per month per Eligible Participant with the Campaign Period regardless of the number of deposit accounts maintained by the Eligible Participant.
7. The Reward will be credited fourteen (14) banking days after each qualifying month to the Customer’s deposit account linked to the CIMB Virtual Card that was used to perform the qualified transaction/s. If Customer has more than one (1) deposit account with multiple qualified transaction/s, the Reward will be credited to the deposit account of the linked CIMB Virtual Card with the highest value of valid transaction/s.
8. CIMB Bank reserves the right to debit or withdraw the Reward if the transaction/s are found to be invalid or if purchases are cancelled, refunded, declined and voided by the Customer or merchant. If the Customer’s account is insufficient at the time of debiting, CIMB Bank reserves the right to debit the Customer’s account when the balance is sufficient.
9. CIMB Bank PH reserves the right to debit or withdraw the Reward from Customer’s account if the Customer is found to have performed fraudulent or illegal transactions or abused CIMB Bank PH’s system.

10. The Reward will be credited to the linked deposit account of the Customer which was used to perform the transaction provided that the linked account MUST NOT be blocked and/or closed at the time of crediting.
11. The Reward shall be credited only to the Customer’s CIMB Bank PH account linked to CIMB Virtual Card regardless of any request from the Customer or any other person to credit the Reward to the Customer’s other accounts or third party’s accounts, whether or not held at CIMB Bank PH or any other banks.

OTHER TERMS & CONDITIONS

12. 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.cimb.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.
13. 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.
14. 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.
15. 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.
16. 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 Messaging Service (“**SMS**”), unless the same shall arise from and are caused directly by the CIMB Bank PH’s gross negligence or willful default.
17. 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.

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

Per DTI Fair Trade Permit No. FTEB-165822 Series of 2023