

**CIMB BANK PROSPERITY PROMO CAMPAIGN & PERIOD  
(EXCLUSIVE FOR PREFERRED SPAYLATER CUSTOMERS)**

1. CIMB BANK PROSPERITY PROMO CAMPAIGN FOR SPAYLATER CUSTOMERS (“**this Campaign**”) is intended to reward eligible SPaylater Customers financed by CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”).
2. This Campaign consists of two (2) Rewards. An SPayLater Customer can be eligible for and can earn up to 8% p.a. interest rate.
3. The Campaign Period runs from February 01 to March 31, 2023 (“**the Campaign Period**”).

**ELIGIBILITY**

4. An SPayLater Customer will be considered eligible (the “**Eligible Participant**”) for the following Rewards under this Campaign if the Customer fulfills ALL the required criteria (“**Qualifying Criteria(s)**”):

FOR 5% P.A. INTEREST RATE – EXISTING ADB

- (a) Must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (b) Must receive from CIMB Bank PH the official invitation each qualifying month via Short Message Service (“SMS”) and/or Electronic Direct Mail (“EDM”) that contains the Campaign message. This Campaign shall be limited to SPayLater Customers who received said Campaign message and any person who did not receive said SMS and/or EDM are not eligible.
- (c) Customers qualified for this exclusive promo will get additional boost of 1% p.a. (4% + 1%). In other words, he/she will be entitled of 5% p.a. instead of 4% p.a. prosperity promo inclusive of base rate.
- (d) Eligible Participant will earn 5% p.a. interest rate (inclusive of the base rate as set forth below) applicable to their Total Average Daily Balance (ADB), up to the first Php 200,000.00 only, of his/her active UpSave and/or GSave account. For ADB in excess of PHP200,000.00, the following base rates will be applied: 2.5% p.a. interest for UpSave and 2.6% p.a. interest for GSave.
- (e) For SPayLater Customers who have multiple UpSave and GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the qualifying month's Total ADB.
  - To calculate the ADB, SPayLater 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.
  - To calculate the Total ADB, SPayLater Customers must add all of the ADB of their UpSave and GSave accounts.

FOR 8% P.A. INTEREST RATE – INCREMENTAL ADB GROWTH

- (a) Must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (b) The SPayLater Customer must have at least one active UpSave and/or GSave account/s opened and maintained more than two (2) months prior to the start of each qualifying month within the Campaign Period. Qualifying months are February and March 2023. For example:
  - For the month of February: must be an existing Customer on or before November 30, 2022.
  - For the month of March: must be an existing customer on or before December 31, 2022.

- (c) The SPayLater Customer must have increased his/her ADB compared to the previous month's ADB in each qualifying month during the Campaign Period.
  - (d) ADB growth must be performed via customer-initiated cash in transaction via InstaPay, PESONet, Dragon Pay, Bayad Center, GCash, 7 Eleven, and Over-the-counter Banks. Transfers within accounts of customer or within CIMB bank accounts are not considered and do not qualify.
  - (e) Only successful customer-initiated cash-in transactions will be considered. Any delays in cash-in posting of funds in a month is not counted, regardless of the cause of delay.
  - (f) The 8% p.a. interest rate reward shall apply to the Total ADB growth difference between two consecutive (2) months within the Campaign Period, i.e., February 2023 and January 2023, March 2023 and February 2023. The 8% p.a. interest is inclusive of the other promo rate and the regular base rates of 2.5% p.a. for UpSave or 2.6% p.a. for GSave account such that the total reward given to the Customer for any incremental ADB growth will be equivalent to 8% p.a. only.
  - (g) For eligible SPayLater Customer who have multiple UpSave and/or GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the qualifying month's Total ADB growth of all accounts (UpSave and/or GSave only) of the eligible SPayLater Customer with the Bank.
5. An SPayLater Customer can be eligible for and can earn up to 8% p.a. interest rate, inclusive of other promo rate and regular base rates.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

6. 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 4 above:

| Requirements  | Reward   |
|---|--|
| Must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.<br><br>Must receive the Campaign message within each qualifying month.   | Get 5% p.a. on the Total Average Daily Balance, up to the first Php200,000 only, inclusive of the regular base rates – 2.5% p.a. for UpSave or 2.6% p.a. for GSave account, respectively.  |
| Must have at least one active and unblocked GSave and/or UpSave account opened and maintained more than two (2) months prior to the start of each qualifying month within the Campaign Period and has grown their ADB compared from the previous month's ADB. | Earn up to 8% p.a. interest rate on the incremental Average Daily Balance growth difference compared from the previous month's ADB. The 8% p.a. interest rate is inclusive of regular base rates and other promo rate/s– <b>no ADB growth cap.</b> |

7. 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 Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting.

The regular base rates are credited at the first day of each month

8. The additional interest 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 accounts, whether or not held at CIMB Bank PH 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 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](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.
10. 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.
11. The Bank reserves the right to substitute the Interest Rate 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.
12. 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.
13. 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") unless the same shall arise from and are caused directly by the CIMB Bank PH's gross negligence or willful default.
14. 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.
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 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 PH 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 CIMB Bank PH's Customer Contact Center at #CIMB (#2462) or by sending an email to [hello@cimb.com](mailto:hello@cimb.com).