

**LINK & EARN 5% CAMPAIGN & PERIOD**

1. Link & Earn 5% Campaign ("this Campaign") is intended to reward eligible and existing CIMB Bank Philippines ("CIMB Bank") customers in recognition of their becoming customers of the all-digital banking platform in the Philippines.
2. The campaign period shall run from April 01 to June 30, 2022, the start and end dates inclusive ("the Campaign Period").

**ELIGIBILITY**

3. To be considered eligible for this Campaign ("Eligible Participants"), CIMB Bank Customers must fulfill all the following conditions (the "Qualifying Criteria"):
  - a. Must have a GSave Account that is not previously linked to the CIMB Bank PH App.
  - b. Must receive from CIMB Bank an official Short Message Service ("SMS") and/or Electronic Direct Mail ("EDM") that contains the campaign message for this Campaign. This Campaign shall be limited only to Customers who have received said SMS and/or EDM. Any person who did not receive the SMS and / or EDM is not eligible.
  - c. GSave Account owners who received said qualifying SMS and/or EDM with the relevant campaign message must link their GSave Account/s to the CIMB Bank PH App.
  - d. The GSave Account must be in good standing and should not be blocked/closed/dormant during the campaign period.
4. Customer must complete the linking of their GSave Accounts to the CIMB Bank PH App. Those who fail to link their GSave Accounts to the CIMB Bank PH App are not eligible for this Campaign. Any attempt to link but subsequently failed are considered not eligible.
5. Eligible Participants for this Campaign will not be eligible for other interest rate related promotions offered by CIMB Bank in the same month.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

6. Eligible Participants shall be entitled to the following increased interest rate for the same month as eligibility ("Reward(s)") upon meeting all the qualifying criteria as stipulated in Clause 3 above:

Required Action	Reward
Link the GSave Account to the CIMB Bank PH app.	5% p.a. interest on the GSave account's average daily balance (ADB) on the month the customer linked their GSave accounts to the CIMB Bank PH app.
<i>*Interest capped at PHP200</i>	

7. Each Eligible Participant will be granted the Reward on their GSave accounts on the month they qualified during the Campaign Period. The qualifying months are April 2022, May 2022, or June 2022 only.
8. The Reward earned will be credited to the Eligible Participant's GSave account within fourteen (14) banking 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.
9. The Reward shall be credited only to the Eligible Participant's GSave account, regardless of any request from the Eligible Participant to credit the Reward to other accounts of the Eligible Participant or the accounts of third parties, whether or not the account is held at CIMB Bank or any other banks.

**OTHER TERMS & CONDITIONS**

10. 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.cimbbank.com.ph](http://www.cimbbank.com.ph) and agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the special interest rate to be given away and the determination of the Customer(s) eligibility to participate, shall be final, binding and conclusive.

11. CIMB Bank reserves the right, and its sole discretion to disqualify any Customer(s) or Eligible Participants(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.
12. The Bank reserves the right to substitute the special 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) and Eligible Participants(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 of the Eligible Participants(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) or Eligible Participants(s) as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.
13. By participating in this Campaign, the Eligible Participant(s) hereby agree that CIMB Bank shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if CIMB 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.
14. CIMB Bank shall not be liable to any Customer(s) 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 Customer(s) of the SMS / EDM, or unless the same shall arise from and are caused directly by CIMB Bank's gross negligence or willful default.
15. CIMB 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 Customer(s) and Eligible Participant(s) in respect of the Amendment shall be via electronic communication display at CIMB Bank's official website where detailed provisions regarding the Amendment may be provided in the notice itself or may be provided to the Customer(s) and Eligible Participant(s) upon request; Customer(s) and Eligible Participant(s) acknowledge and agree to access CIMB Bank's official 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.
16. 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.
17. These Terms and Conditions (as amended from time to time pursuant to Clause 12 and 15) 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.
18. 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.
19. 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](mailto:hello@cimb.com).