

CIMB LOAN INTEREST REBATE CAMPAIGN & PERIOD

1. The REVI Credit Activation Program (“**this Campaign**”) is intended to reward existing REVI Credit Customers (“**Customers**”) of CIMB Bank Philippines (“**CIMB Bank**”).
2. The campaign period shall run from February 1 to April 30, 2023, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

3. A CIMB Bank Customer will be considered eligible (the “**Eligible Participants**”) for this Campaign if the Customer fulfills all the required criteria (the “**Qualifying Criteria**”) as follows:
 - (a) Must be a REVI Credit Customer.
 - (b) Must receive Campaign Message from CIMB Bank PH via Short Message Service (“**SMS**”) and Electronic Direct Message Electronic Direct Message (“**EDM**”). Customers who did not receive the Campaign Message are not eligible.
 - (c) The Customer’s Revi Credit Account must be any of the following:
 - i. Dormant: no transaction since Revi Credit account opening
 - ii. Inactive: no transaction in the last three (3) months prior to the Campaign Period
 - (d) Customer must be in good credit standing in all CIMB Lending products (i.e., Customer must not have any balance that are past due date).
 - (e) Customer must have opened their REVI Credit account at least two (2) months or more prior to the Campaign Period.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

4. The Eligible Participant(s) shall be entitled to the following interest rebate (“**Reward(s)**”) upon meeting all the qualifying criteria as stipulated in Clause 3 above:

Requirement:	Reward:
Must receive the Campaign Message via SMS and EDM; must be a REVI Credit Customer; Customer’s REVI Credit account must be Dormant and/or Inactive (as stated in Clause 3(c)(i)(ii)); and must be in good credit standing in all CIMB lending products.	Dormant Account – 50% rebate of interest paid in the latest billing cycle. Inactive Account – 25% rebate of interest paid in the latest billing cycle.

5. The Reward will be credited to the Eligible Participant’s CIMB Bank REVI Credit within fourteen (14) business days after due date, provided that Eligible Participant’s account(s) MUST NOT be blocked and/or closed at the time of crediting.
6. Rebate calculation will be given on total billed interest paid from all use cases, (e.g., term loans, fund transfer , etc., from interest paid portion).
7. An Eligible Participant will only receive the Reward once during the Campaign Period.
8. Rewards will be given based on the interest paid during the Campaign Period.
9. The Reward shall be credited only to the Eligible Participant’s own Revi Credit account 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

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 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 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 at 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.

12. CIMB Bank reserves the right to substitute the Reward with other item(s) of similar cost and/or to modify, 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 PH website. For the avoidance of doubt, any modification, 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.
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 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) or Eligible Participant(s) of any SMS or EDM 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 Eligible Participant(s) in respect of the Amendment shall be via electronic communication display at CIMB Bank’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’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.
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 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 Product’s Terms and Conditions 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 feedbacks 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.

SAMPLE CALCULATION

1) Scenario No. 1: Full Payment of Interest

- Statement balance
(Principal: PhP 1,000.00; Interest: PhP 200.00)
- Customer pays interest in full
(Interest Paid: PhP 200.00)
- Rebate (Based on interest portion paid):
 - a. $25\% \times \text{PhP } 200.00 = \text{PhP } 50.00$
 - b. $50\% \times \text{PhP } 200.00 = \text{PhP } 100.00$

2) Scenario No. 2: Partial Payment of Interest (above MAD)

- Statement balance
(Principal: PhP 1,000.00; Interest PhP 200.00, Minimum Amount Due (**MAD**) PhP 60.00)
- Customer pays interest partially but above MAD
(Interest Paid: PhP 100.00)
- Rebate (Based on interest portion paid):
 - a. $25\% \times \text{PhP } 100.00 = \text{PhP } 25.00$
 - b. $50\% \times \text{PhP } 100.00 = \text{PhP } 50.00$