

**GSAVE UPGRADE GET 5% CAMPAIGN & PERIOD**

1. GSave Upgrade "Upgrade Get 5% Campaign" ("**this Campaign**") is intended to reward eligible and existing CIMB Bank Philippines ("**CIMB Bank**") account holders.
2. The campaign period shall run from October 01 to December 31, 2021, both dates inclusive ("**the Campaign Period**").

**ELIGIBILITY**

3. CIMB Bank customers considered eligible (the "**Eligible Participants**") for this Campaign must fulfill all the following conditions (the "**Qualifying Criteria**"):
  - a. Must have a GSave account that is not yet upgraded to a fully verified GSave Account. (Upgrade includes customer and bank-initiated upgrade)
  - b. Customer must link and upgrade their GSave accounts, either via GCash Mobile App or the CIMB Bank PH App.
  - c. Must receive the Invitation SMS and/or EDM that contains the campaign message. This campaign shall be limited to customers who have received the SMS and any person who did not receive any SMS are not eligible.
  - d. Account must be at least 10 months old but not more than 12 months.
  - e. Account must be in good standing and is not blocked/closed/dormant during the campaign period.
4. Upon receipt of SMS, customer must upgrade their GSave account prior to expiry of account or prior to the lapse of 12 months from account opening.
5. Customer must complete the linking and upgrade on the CIMB PH mobile app. For already linked customers, they may proceed to upgrade their account. Any attempt to upgrade but subsequently failed are considered not eligible. The CIMB PH Mobile application will reflect the completion of the upgrade.
6. Customers who have qualified for this promotion will not be eligible for other interest rate related promotions offered by CIMB Bank in the same month.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

7. The Eligible Participant(s) shall be entitled to the following interest rate and cash rebate, for the following month as eligibility, ("**Reward(s)**") upon meeting all the qualifying criteria(s) as stipulated in Clause 3 above:

Requirement	Reward
Targeted customer must link and upgrade their GSave accounts, either via GCash Mobile App or the CIMB Bank PH App.	<p>The 5% p.a. special interest will be based on the GSave's account average daily balance (ADB) on the month that the customer upgrades to the CIMB Bank PH app or via GCash Mobile App.</p> <p>This special interest rate includes the prevailing board rate of the GSave account, and the previous availment of 2.6% is not considered a tacked on rate.</p> <p>(The customer shall receive the interest income of 5%, subject to a nominal value cap of PHP 200).</p>

8. Each Eligible Participant is entitled to an increased interest rate for GSave account only if they meet the qualifying criteria as mentioned in clause 3 and performed actions mentioned in clause 4 & 5
9. The Reward (if applicable) will be credited to the Eligible Participant's CIMB Bank account within fourteen (14) business days after the accrual period, provided that Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting. This shall come in the form of cash rebate payment on top of the monthly base interest payout.

10. The Reward shall be credited only to the Eligible Participant's GSave 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 or any other banks.

**OTHER TERMS & CONDITIONS**

11. 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 Cash In Incentive to be given away and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
12. 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.
13. 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). 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 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.
14. By participating in this Campaign, the Eligible Participant(s) hereby agree that the Bank shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if the 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.
15. 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 Eligible Participant(s) of the Short Message Service ("**SMS**") unless the same shall arise from and are caused directly by the Bank's gross negligence or willful default.
16. The 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 the 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 the 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.
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 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.
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 in relation to or which are applicable to the Campaign or any matters herein.
20. 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](mailto:hello@cimb.com).