

EXCLUSIVE INTEREST RATE CAMPAIGN & PERIOD

1. CIMB Exclusive Interest Rate Campaign (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”) customers in recognition of their loyalty and growth with the Bank.
2. The Campaign Period shall run from March 01 to March 31, 2023 (“**the Campaign Period**”).

ELIGIBILITY

3. CIMB Bank Customer will be considered eligible (the “**Eligible Participant**”) for this Campaign if the Customer fulfills ALL the following conditions (“**Qualifying Criteria**”):
 - (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 via Short Message Service (“SMS”) and Electronic Direct Mail (“EDM”) that contains the Campaign message. This Campaign shall be limited to Customers who have received the Campaign message and any person who did not receive said SMS and EDM are not eligible.
 - (c) Must have increased their total Average Daily Balance (ADB) compared to the previous month’s total ADB on the same month he/she received the official invitation to qualify for this Campaign.
 - (d) Eligible Participant will earn up to 10% p.a. interest rate applicable to their Total ADB inclusive of other promos and the regular base rates of 2.6% p.a. for GSave or 2.5% p.a. for UpSave account.
 - (e) For 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 of all accounts (Upsave and GSave accounts only).
 - To calculate the ADB, Customer 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, Customers must add all the ADB of their UpSave and GSave accounts.
 - (f) 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 are not qualified.
 - (g) 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.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

4. 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 3 above:

Requirements	Reward
The Customer must have increased his/her total ADB compared to the previous month’s total ADB on the same month the Customer received the official invitation to qualify for this Campaign.	Get up to 10% p.a. on the Total Average Daily Balance inclusive of other promo and regular base rates – 2.5% p.a. for UpSave or 2.6% p.a. for GSave account.

5. 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 the Campaign

Period, 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.

6. 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

7. 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 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.
8. 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.
9. 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 whosoever 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.
10. 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.
11. 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.
12. 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.

13. 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.
14. These Terms and Conditions (as amended from time to time pursuant to Clause 12) 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.
15. 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.
16. 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.

SAMPLE CALCULATION

Scenario: Qualified for this Campaign and 4% and 8% p.a. prosperity promo (one account only)

February total ADB: Php 80,000.00

March total ADB: Php 170,000.00

Total ADB applicable for 10% p.a.: Php 170,000 gets additional 7.4% or 7.5% p.a. (in addition to the regular base rate of 2.6% or 2.5% for GSave or UpSave account, respectively)

Total Fulfilment Reward equivalent to 7.4% or 7.5%: *Php 866.62

**customer with multiple accounts, additional interest earned will be credited into the respective accounts, proportionately, depending on the monthly ADB of each account.*