

**7% PER ANNUM INTRODUCTORY PROMO CAMPAIGN & PERIOD**

1. CIMB BANK 7% PER ANNUM INTRODUCTORY PROMO CAMPAIGN (“**this Campaign**”) is intended to reward eligible and new CIMB Bank Philippines Inc. (“**CIMB Bank PH**”) account holders.
2. The Campaign Period shall run from April 01 to June 30, 2022, both dates inclusive (“**the Campaign Period**”).

**ELIGIBILITY**

3. For CIMB Bank PH customers to be considered eligible (the “**Eligible Participants**”) for this Campaign, they must fulfill all the following conditions (the “**Qualifying Criteria**”):
  - (a) Must be a new depositor with CIMB Bank PH. Customers with previously closed deposit accounts are eligible.
  - (b) Must open at least one (1) active UpSave and/or GSave account within the Campaign Period. Fast and Fast Plus accounts are not eligible.
  - (c) Must have no existing open/blocked deposit account prior to the Campaign Period.
  - (d) Newly opened deposit account must be open and active (not blocked).
4. 7% p.a. interest rate will be applicable for the first Php100,000 Average Daily Balance for the first three months on active UpSave and/or GSave accounts.
  - To calculate the ADB, 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.
5. If a customer is qualified for this Campaign, the 7% p.a. interest rate is already inclusive of the regular base interest of 2.5% p.a. and 2.6% p.a. for UpSave and GSave accounts, respectively, which will be shown in the CIMB Bank PH App. Crediting of the additional interest of 4.5% p.a. and 4.4% p.a. for UpSave and GSave accounts, respectively, shall come in the form of cash rebate payment on top of the monthly interest payout.

**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 3 above:

Requirement	Reward
Open at least one (1) active UpSave and/or GSave account within the Campaign Period. Fast and Fast Plus accounts are not eligible.	7% p.a. interest rate for the first PHP 100,000 ADB for the first three (3) months on active and newly-opened UpSave and/or GSave accounts.
	4% p.a. special interest rate for UpSave and/or GSave accounts in excess of PHP100,000 ADB up to PHP200,000.00 ADB (T&C applies)
	2.5% p.a. interest for UpSave and 2.6% p.a. interest for GSave for average daily balances in excess of PHP 200,000.00

7. If Eligible Participant opens multiple accounts, the Reward will be calculated based on the Total Average Daily Balance of all the accounts (UpSave & GSave) that a qualifying customer has.
8. The additional interest earned will be credited to the Eligible Participant’s CIMB Bank PH account 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.

9. 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**

10. For customer who will be eligible for this Campaign and any of the existing 4% p.a. Special Interest Rate Promo, anything in excess of Php100,000 ADB up to Php200,000 ADB will earn 4% p.a. (T&C applies).
  - i.e. if a customer opens a new UpSave and/or GSave account in April 2022, he/she will be entitled to 7% p.a. interest rate on their first PHP 100,000 average daily balance (ADB) from 1<sup>st</sup> to 30<sup>th</sup> of April 2022. For average daily balances in excess of PHP 100,000 up to PHP 200,000 ADB, he/she will be entitled for 4% p.a. Special Interest Rate (T&C applies).
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 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, including the CIMB Bank PH SPECIAL INTEREST RATE to be given away, and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
12. 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.
13. 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.
14. 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.
15. 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 Short Message Service ("SMS") or Electronic Direct Mail ("EDM") unless the same shall arise from and are caused directly by the CIMB Bank PH's gross negligence or willful default.

16. 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.
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 16 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 PH in relation to or which are applicable to the Campaign or any matters herein.
20. 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).