

CIMB BANK PROSPERITY PROMO CAMPAIGN & PERIOD

1. CIMB BANK PROSPERITY PROMO DEPOSIT CAMPAIGN (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”) customers in recognition of their loyalty to CIMB Bank PH.
2. This Campaign consists of two (2) Rewards. A CIMB BANK PH Customer can be eligible for one or both Rewards and can earn up to 8% p.a. interest rate.
3. The Campaign Period runs from January 01 to 31, 2023 (“**the Campaign Period**”).

ELIGIBILITY

4. A CIMB Bank PH Customer will be considered eligible (the “**Eligible Participant**”) for any or both of the following Rewards under this Campaign if the Customer fulfills ALL the required criteria (“**Qualifying Criteria(s)**”):

FOR 4% P.A. INTEREST RATE – EXISTING ADB

- (a) Must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (b) Eligible Participant will earn 4% p.a. interest rate applicable to his/her first Php 200,000 Average Daily Balance (ADB) of his/her active UpSave and/or GSave account. For ADB in excess of PHP200,000.00, the following base rates will be applied: 2.5% p.a. interest for UpSave and 2.6% p.a. interest for GSave.
- (c) For Customers who have multiple UpSave and/or GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the qualifying month's Total ADB (for UpSave and/or GSave only) with the Bank.
 - 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.

FOR 8% P.A. INTEREST RATE – INCREMENTAL ADB GROWTH

- (a) Must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
 - (b) Must be an existing Customer who opened his/her account/s more than 60 days prior to the start of the Campaign Period to earn 8% p.a. interest rate.
 - (c) Customer must increase his/her ADB compared to the previous month's ADB within the Campaign Period.
 - (d) The 8% p.a. interest rate reward shall apply to the ADB growth difference between the two (2) months, i.e., January 2023 ADB and December 2022 ADB.
 - This Reward includes the other promo rate (i.e., 4% p.a.) and regular base rates of 2.5% p.a. for UpSave and 2.6% p.a. for GSave account such that the total reward given to the Customer for any incremental ADB growth will be equivalent to 8% p.a.
 - (e) For Customers who have multiple UpSave and/or GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the qualifying month's Total ADB growth (for UpSave and/or GSave only) with the Bank.
5. Customer can be eligible for one or both Rewards and can earn up to 8% p.a. interest rate.

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 4 above:

Requirements	Reward
Must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.	Get 4% p.a. for the first Php200,000 Average Daily Balance inclusive of the regular base rates – 2.5% p.a. for UpSave and 2.6% p.a. for GSave account, respectively.
Must be an existing Customer who opened his/her account/s more than 60 days prior to the start of the Campaign Period and has at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.	Earn 8% p.a. interest rate on the incremental Average Daily Balance growth difference compared from the previous month's ADB inclusive of regular base rates and other promo (i.e. 4% p.a.) – no ADB growth cap .

7. 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.
8. 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

9. 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.
10. 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.
11. 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.
12. 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.

13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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.