

CIMB BANK ANNIVERSARY PROMO & PERIOD

- CIMB Bank Anniversary Promo ("this Campaign") is intended to reward eligible and existing CIMB Bank Philippines ("CIMB Bank").
- The campaign period shall run on the 3rd of December to 31st December ("the Campaign Period").

ELIGIBILITY

- CIMB Bank customers considered eligible (the "Eligible Participants") for this Campaign must fulfill all the following conditions (the "Qualifying Criteria"):
 - Must have an active account with a CIMB Bank Philippines;
 - Must perform at least two (2) cash-in transactions during the Campaign Period, with no minimum cash-in amount; and
 - Must have an account with interest credit on 31st December 2020
 - Account must be in good standing and is not blocked/closed/dormant during the campaign period.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

- The Eligible Participant(s) shall be entitled to the following interest rate rebate, ("Reward(s)") upon meeting all the qualifying criteria(s) as stipulated in Clause 3 above:

Requirement	Reward
Perform at least two (2) cash-in transactions during the Campaign Period	Additional 20% more interest for the month of December. Additional interest amount is capped at PHP 200

- Below is sample computation of the additional interest rate for Eligible Customers

Customer Interest Rate	Existing	3.00% p.a.	3.10% p.a.	4.00% p.a.
Additional CIMB Bank Anniversary Interest Rate Reward (Existing Rate x 20%)		0.60% p.a.	0.62% p.a.	0.80% p.a.
Final Interest Rate for the Month		3.60% p.a.	3.62% p.a.	4.80% p.a.

- Below is a sample computation to calculate the additional 20% CIMB Bank anniversary reward in Philippine Peso amount.

Sample Computation 1

Interest Credit for December (Gross)	PHP 800.00
Less: 20% withholding Tax	PHP 160.00
Interest Credit for December (Net)	PHP 640.00
PHP 640.00 x 20% = PHP 128.00 (CIMB Bank Anniversary Reward)	

Sample Computation 2

Interest Credit for December (Gross)	PHP 1,400.00
Less: 20% withholding Tax	PHP 280.00
Interest Credit for December (Net)	PHP 1,120.00
PHP 1120.00 x 20% = PHP 224.00 however capped at PHP 200.00 (CIMB Bank Anniversary Reward)	

- Each Eligible Participant is entitled to an increased interest rate only if they meet the qualifying criteria as mentioned in clause 3 and performed actions mentioned in clause 4.
- The additional interest cash rebate (if applicable) will be credited to the Eligible Participant's CIMB Bank 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. This shall come in the form of cash rebate payment on top of the monthly base interest payout.
- The interest earned shall be credited only to the Eligible Participant's CIMB Bank 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 or any other banks.

OTHER TERMS & CONDITIONS

- 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.cimb.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.
- 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.
- The Bank reserves the right to substitute the Cash Incentive 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.

- 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 fortuitous event 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.
- 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.
- 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.
- 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.
- These Terms and Conditions (as amended from time to time pursuant to Clause 13 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.
- 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.
- For feedback 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.