

CIMB LOAN INTEREST REBATE CAMPAIGN & PERIOD

1. The CIMB Loan Yearly Interest Rebate (“**this Campaign**”) is intended to reward existing account holders of CIMB Bank Philippines (“**CIMB Bank**”) in recognition of their pioneering spirit and loyal to the most awarded all digital bank in the Philippines.
2. The campaign period shall run from 1st July 2020 to 31st December 2020, 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 at least one (1) open deposit account (Fast, Fast Plus, UpSave, or GSave).
 - (b) Must apply for and complete a Personal Loan application within promo period, and get subsequently approved. Must also be in good standing at time of Personal Loan application.
 - (c) Personal Loan account must be considered current, having paid all outstanding balance on or before the due date of the crediting month. Crediting of the interest rebate will be every 3 payments of the loan subject to the condition that all 3 installment dues are fully cleared by respective due dates.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

4. The Eligible Participant(s) shall be entitled to the following interest discount, (“**Reward(s)**”) upon meeting all the qualifying criteria as stipulated in Clause 3 above:

Required Action	Reward
Apply for and complete a Personal Loan application within the promo period and get approved	1 st Year: 10% rebate on the interest paid. 2 nd Year: 15% rebate on the interest paid. 3 rd Year: 20% rebate on the interest paid.
Personal Loan account must be considered current by the time of crediting of the interest rebate.	4 th Year: 25% rebate on the interest paid. 5 th Year: 30% rebate on the interest paid.
	Crediting of interest rebate will be every 3 months.

Shown in the following page is a sample illustration of reward for a Personal Loan of PHP50,000,

5. Each Eligible Participant is entitled to the discount schedule above on the preceding 3 months’ worth of interest, if met the required actions, as illustrated in Clause 3 above.
6. The Reward will be credited to the customer’s respective accounts within fifteen (15) business days after completing the required action. Customers whose comprehensive relationship with CIMB Bank are not in good standing, not current and performing, blocked, or closed, are disqualified from being rewarded from the promotion, regardless if they have opened an eligible account and performed eligible activities during the promo period.

OTHER TERMS AND CONDITIONS

7. The Reward will be credited to the eligible participant’s CIMB account, hence, each eligible participant is required to open a CIMB account (Fast, Fast Plus and/or UpSave) – if have not yet. Those eligible participants without a CIMB account upon fulfillment of campaign reward, will forfeit their reward.
8. 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 and agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the Reward to be given away and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
9. 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.
10. 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.
11. 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.

SAMPLE COMPUTATION

Loan Amount	50,000.00
Contractual Rate	36%
Loan Booking Date	7/1/2020

Installment	Repayment Date	Total Installment	Principal	Interest	Total 3-mo Interest	Discount	Remarks
1	8/1/2020	1,978.89	428.89	1,550.00			10% interest rebate for the 1 st year of the loan, credited every 3 months to the CIMB account
2	9/1/2020	1,978.89	442.19	1,536.70			
3	10/1/2020	1,978.89	505.02	1,473.87	4,560.57	456.06	
4	11/1/2020	1,978.89	471.55	1,507.34			
5	12/1/2020	1,978.89	534.32	1,444.57			
6	1/1/2021	1,978.89	502.73	1,476.16	4,428.07	442.81	
7	2/1/2021	1,978.89	518.32	1,460.57			
8	3/1/2021	1,978.89	674.17	1,304.72			
9	4/1/2021	1,978.89	555.28	1,423.61	4,188.90	418.89	
10	5/1/2021	1,978.89	617.86	1,361.03			
11	6/1/2021	1,978.89	591.65	1,387.24			
12	7/1/2021	1,978.89	654.15	1,324.74	4,073.01	407.30	
13	8/1/2021	1,978.89	630.27	1,348.62			15% interest rebate for the 2 nd year of the loan, credited every 3 months to the CIMB account
14	9/1/2021	1,978.89	649.81	1,329.08			
15	10/1/2021	1,978.89	712.18	1,266.71	3,944.41	591.66	
16	11/1/2021	1,978.89	692.03	1,286.86			
17	12/1/2021	1,978.89	754.30	1,224.59			
18	1/1/2022	1,978.89	736.87	1,242.02	3,753.47	563.02	
19	2/1/2022	1,978.89	759.71	1,219.18			
20	3/1/2022	1,978.89	898.97	1,079.92			
21	4/1/2022	1,978.89	811.13	1,167.76	3,466.86	520.03	
22	5/1/2022	1,978.89	873.13	1,105.76			
23	6/1/2022	1,978.89	863.34	1,115.55			
24	7/1/2022	1,978.89	925.23	1,053.66	3,274.97	491.25	
25	8/1/2022	1,978.89	918.79	1,060.10			20% interest rebate for the 3 rd year of the loan, credited every 3 months to the CIMB account
26	9/1/2022	1,978.89	947.27	1,031.62			
27	10/1/2022	1,978.89	1,008.96	969.93	3,061.65	612.33	
28	11/1/2022	1,978.89	1,007.91	970.98			
29	12/1/2022	1,978.89	1,069.47	909.42			
30	1/1/2023	1,978.89	1,072.31	906.58	2,786.98	557.40	
31	2/1/2023	1,978.89	1,105.55	873.34			
32	3/1/2023	1,978.89	1,221.02	757.87			
33	4/1/2023	1,978.89	1,177.68	801.21	2,432.42	486.48	
34	5/1/2023	1,978.89	1,238.85	740.04			
35	6/1/2023	1,978.89	1,252.59	726.30			
36	7/1/2023	1,978.89	1,313.59	665.30	2,131.64	426.33	
37	8/1/2023	1,978.89	1,332.14	646.75			25% interest rebate for the 4 th year of the loan, credited every 3 months to the CIMB account
38	9/1/2023	1,978.89	1,373.44	605.45			
39	10/1/2023	1,978.89	1,434.17	544.72	1,796.92	449.23	
40	11/1/2023	1,978.89	1,460.47	518.42			
41	12/1/2023	1,978.89	1,521.01	457.88			
42	1/1/2024	1,978.89	1,552.90	425.99	1,402.29	350.57	
43	2/1/2024	1,978.89	1,601.04	377.85			
44	3/1/2024	1,978.89	1,671.85	307.04			
45	4/1/2024	1,978.89	1,702.50	276.39	961.28	240.32	
46	5/1/2024	1,978.89	1,762.49	216.40			
47	6/1/2024	1,978.89	1,809.91	168.98			
48	7/1/2024	3,750.22	3,640.99	109.23	494.61	123.65	

*Loan terms may vary from the sample above due to timing of loan booking

** 30% interest rebate will be applied for the 5th year of the loan, credited every 3 months.