

USE YOUR GCREDIT ACTIVATION CAMPAIGN & PERIOD

1. GCredit Utilization Campaign ("**this Campaign**") is intended to reward eligible and existing CIMB Bank Philippines ("**CIMB Bank**") customers after the successful partnership with GCash to acquire GCredit.
2. The campaign period shall run from 3rd November 2021 – 31st December 2021, 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 an active GCredit account (not blocked).
 - (b) Must have a GScore of 700 and above upon campaign start date.
 - (c) Maximum utilization of 20% from GCredit credit limit for the past 60 days
 - (d) Customer receives SMS / Email notification regarding the campaign
 - (e) Customers must perform a valid transaction during the campaign period.
 - (f) Customers must make full repayment on all outstanding balances before or by due date in order to receive the interest rebate.

List of valid transaction(s):

1. Payment of bills
2. Payment to online partner(s).
3. Payment option for Google Playstore and Apple Store.
4. QR Payment to accredited merchant(s) in Philippines.

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:

Reward
Interest Rebate of 25% (based on billed interest)
<small>Note : Interest Rebate will only be given if customer made full payment of their statement balance before or on their due date.</small>

- i.e. If a customer's statement cycle ends on 15th November 2021 and customer fulfilled the campaign criteria above, the interest rebate will be applied on interest accrued up till 14th November 2021.
5. The promotion rate will be applied to the Eligible Participant's GCredit account immediately once participant has fulfilled the campaign criteria stipulated in Clause 3 above.
6. The interest rebate shall be credited only to the Eligible Participant's GCash Wallet within fifteen (15) business days after the due date, provided that the Eligible Participant's GCash wallet MUST BE active and/or NOT CLOSED at the time of crediting.
7. The interest rebate is only applicable 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, where or not held at CIMB Bank or any other banks.

OTHER TERMS & CONDITIONS

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 CIMB Bank SPECIAL INTEREST RATE 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. The Bank reserves the right to substitute the interest rebate 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.
11. 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 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.
12. 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.
13. 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.
14. 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.

15. 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.
16. 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.
17. 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.