

CIMB SAVINGS STARTER PACK CAMPAIGN & PERIOD

1. CIMB SAVINGS STARTER PACK (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines Inc. (“**CIMB Bank PH**”) customers in recognition of their loyalty to CIMB Bank PH.
2. The campaign period shall run from 1st May 2022 – 30th June 2022, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

3. CIMB Bank PH customers considered eligible (the “**Eligible Participants**”) for this Campaign must fulfill all the following conditions (the **Qualifying Criteria**):
 - (a) Must be at least 18-25 years old as of May 01, 2022.
 - (b) Must have at least one (1) active and fully verified GSave and/or UpSave account with a total relationship balance not exceeding PHP100,000.00 at the end of every qualifying month during the Campaign Period.
 - (c) Must have made the required cumulative cash-in of at least PHP500 per month from start until the end of each qualifying month during the Campaign Period.
 - (d) For GSave Account Holders: To be fully verified, GSave users must successfully link and upgrade their accounts in the CIMB Bank PH App, or comply with the requirements of a bank-initiated upgrade. Upgrading on the CIMB Bank PH App will unlock the limits of their account and remove the cash-in limit to maximize savings on the increased 4% p.a. interest rate.
 - (e) Special interest rewarding will only be granted for customer’s UpSave and/or GSave accounts.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

4. The Eligible Participant(s) shall be entitled to the following interest rate, for the same month as eligibility, (“**Rewards**”) upon meeting all the qualifying criteria(s) as stipulated in Clause 3 above:

Requirements	Reward
Must be at least 18-25 years old as of May 01, 2022, have at least one (1) active and fully verified GSave and/or UpSave account with total relationship balance not exceeding PHP100,000.00 at the end of every qualifying month, and have made the required cumulative cash-in of at least PHP500 from start until the end of each qualifying month.	4% p.a. interest for the same month on active and fully verified UpSave and/or GSave accounts.
	Life Insurance Coverage based on ADB or Free PHP50,000 worth of Personal Accident Insurance Coverage for the succeeding month.

5. Eligible Participant(s) may qualify for Life Insurance Coverage of up to PHP250,000.00 or Personal Accident Insurance Coverage worth PHP50,000.00 for the succeeding month, but not both. Eligible Participant can qualify for only one (1) Interest Reward and one (1) Insurance feature per month.
 - To qualify for the Life Insurance Coverage, Eligible Participant(s) must comply with the Qualifying Criteria under Clause 3 above and must maintain an Average Daily Balance (ADB) of at least PHP5,000.00 per month.
 - Eligible Participant(s) that only complied with the Qualifying Criteria under Clause 3 above, may be entitled to the Personal Accident Insurance Coverage for the succeeding month(s).
6. If the Eligible Participant(s) qualifies for both Life Insurance Coverage and Personal Accident Insurance Coverage, the insurance product with the higher Coverage Amount shall be the Reward.
 - To calculate the Coverage Amount:

(1) for Eligible Participant(s) with an account that has been active for more than three months, the Average Daily Balance of the last three months will be the Coverage Amount.

(2) for Eligible Participant(s) with an account that has been active for less than three months, the Coverage Amount will be the account’s highest qualifying Average Daily Balance divided by 3.

- To calculate Average Daily Balances, 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.
7. The 4% p.a. special interest rate is already inclusive of the regular base interest of 2.5% and 2.6% for UpSave and GSave accounts, respectively, which will be shown in the CIMB Bank PH App. Crediting of the additional interest of 1.5% p.a. and 1.4% p.a. for UpSave and GSave, respectively, shall come in the form of cash rebate payment on top of the monthly interest payout.
 8. The additional interest earned will be credited to the Eligible Participant’s CIMB Bank PH account within fourteen (14) business days after the special interest rate 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. By participating in this Campaign, the Customer(s) and/or 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, including the CIMB Bank PH SPECIAL INTEREST RATE to be given away and the determination of the Customer(s) eligibility to participate, shall be final, binding and conclusive.
11. CIMB Bank PH reserves the right at its sole discretion to disqualify any Customer(s) and/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.
12. CIMB Bank PH reserves the right to substitute the Cash-In 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) and 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), 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.
13. By participating in this Campaign, the Customer(s) and Eligible Participant(s) hereby agree that CIMB Bank PH shall not in any manner whatsoever be liable or held responsible to the Customer(s) and 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.

14. CIMB Bank PH shall not be liable to any Customer(s) 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 Electronic Direct Mail ("**EDM**") unless the same shall arise from and are caused directly by CIMB Bank PH's gross negligence or willful default.
15. 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 the 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 the 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.
16. 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.
17. These Terms and Conditions (as amended from time to time pursuant to Clause 15 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.
18. 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.
19. 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.