

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 becoming pioneer customers of CIMB Bank PH.
2. The campaign period shall run from 1st 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 be part of the 18-25 age group as of November 1, 2021, have at least one (1) active and fully verified account with CIMB Bank PH i.e. UpSave and/or fully verified GSave account with a total relationship balance not exceeding PHP100,000.00 at the end of every qualifying month.
 - (b) Must have made the required cumulative cash-in of at least PHP500 from start until the end of each qualifying month:
 - If a customer cashed-in a cumulative amount of PHP500 on his/her accounts in the month of November, he/she will be entitled to the special interest rate of 4% p.a. on their average daily balance (ADB) from 1st to 30th November 2021, plus PHP50,000 worth of Personal Accident Insurance coverage from 1st – 31st December 2021.
 - If a customer cashed-in a cumulative amount of PHP500 on his/her accounts in the month of December, he/she will be entitled to the special interest rate of 4% p.a. on their average daily balance (ADB) from 1st to 31st December 2021, plus PHP50,000 worth of Personal Accident Insurance coverage from 1st – 31st January 2022.
 - (c) For GSave Account Holders: To be fully verified, GSave users must successfully link and upgrade their accounts in the CIMB Bank PH App, or a bank-initiated upgrade needs to happen. Upgrading on CIMB Bank PH App shall unlock the limits of their account and remove the cash in limit to maximize savings on the increased 4% p.a interest rate.
 - (d) Special interest rewarding will only be granted for customer’s UpSave and/or GSave accounts.
4. Regardless if a customer is qualified for the exclusive interest rate promo, the regular base interest of 2.5% and 2.6% for UpSave and GSave, respectively, will be shown in the CIMB Bank PH App. Crediting of the additional interest of 1.5% and 1.4% for UpSave and GSave, respectively, shall come in the form of cash rebate payment on top of the monthly interest payout.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

5. 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:

Requirements	Reward
Must be part of the 18-25 age group as of Nov 01, 2021, have at least one (1) active and fully verified account with CIMB Bank PH i.e. UpSave and/or fully verified GSave 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. 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.

6. The additional interest earned (1.5% for UpSave and 1.4% for GSave) 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. Moreover, a customer can only qualify for only one (1) interest reward and one (1) insurance feature per month. Thus, if a customer exhibits the deposit behavior below and provided all the qualifying criteria are met in Clause 3, the hierarchy of rewarding will be done as follows:
 - a. If customer exceeds PHP100,000 total relationship balance, he/she is disqualified from this Campaign but may still receive an interest rate of up to 4% p.a. under another promotion of CIMB Bank PH known as the 4% Special Interest Promotion, subject to that promotion’s T&Cs.
 - b. If a customer has a total relationship balance of less than PHP100,000 but has grown his/her ADB by PHP1,000 after the Campaign Period – interest rate of 4% p.a. plus PHP50,000 Personal Accident Insurance Coverage.
 - c. If the customer has only cashed-in at least PHP500 and did not comply with the criteria above – interest rate of 4% p.a.. plus PHP50,000 Personal Accident Insurance Coverage.
 - d. If the customer is qualified and granted the CIMB Bank PH life insurance feature with coverage of PHP50,000 and above, he/she will not be eligible for the PHP50,000 Personal Accident Insurance Coverage.
 - e. When the customer is eligible for life insurance but the total computed cover is lower than Php 50,000 due to the ADB being below 100K, the customer will be assigned a Personal Accident Insurance worth Php 50,000 instead to ensure better value for the customer.
7. The additional interest reward (1.5% for UpSave and 1.4% for GSave) 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

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 PH 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 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) eligible to participate, shall be final, binding and conclusive.
9. CIMB Bank PH 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. 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). 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 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.

11. 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.
12. 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 the Eligible Participant(s) of the Short Message Service ("**SMS**") unless the same shall arise from and are caused directly by CIMB Bank PH's gross negligence or willful default.
13. 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.
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 PH 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 CIMB Bank PH's Customer Contact Center at #CIMB (#2462) or by sending an email to hello@cimb.com.