

TERMS AND CONDITIONS

CIMB Link & Earn Campaign

CIMB LINK & EARN CAMPAIGN

1. The **CIMB Link & Earn Campaign** (the "**Campaign**") is designed to reward eligible Customers ("**Customers**") of CIMB Bank Philippines Inc. ("**CIMB Bank PH**" or the "**Bank**") for linking their CIMB account to the CIMB Mobile App.
2. The Campaign runs from **April 17 to July 17, 2026**, both dates inclusive (the "**Campaign Period**").
3. By participating in this Campaign, Customers agree to abide by these Terms & Conditions.

ELIGIBILITY

4. A CIMB Bank Customer will be considered eligible (the "**Eligible Participant**") for this Campaign if the Customer fulfils ALL of the following requirement (the "**Qualifying Criteria**"), as follows:
 - a. The Customer must have an active and unblocked GSave or UpSave account (the "**Qualified Account**") with the Bank and must not have previously linked any other CIMB account to the CIMB Mobile App;
 - b. The Customer must receive an invitation from CIMB Bank PH to participate in this Campaign via email (EDM);
 - c. The Customer downloads the CIMB Bank PH App and selects "Link My Account"; and
 - d. The Customer selects any of his/her Qualified Account for linking, provides the required information on the CIMB Mobile App, and completes the linking process.

Only successful, valid, and completed account linking done within the Campaign Period will be considered. Any failed, cancelled, or reversed account linking, regardless of the cause of failure, will not qualify under this Campaign.

REWARD QUALIFICATION AND CONDITIONS FOR PAYMENT

5. Upon meeting the Qualifying Criteria and the Conditions for Payment below, the Eligible Participant(s) shall be entitled to an additional 2% per annum interest rate on top of the linked Qualified Account's base interest rate (if GSave: 2.6%, if UpSave: 2.5%), **with the interest calculated based on the average daily balance of the Qualified Account from the date of successful linking to the CIMB Mobile App until July 17, 2026, with a maximum possible total bonus interest (interest cap) of Php 125.00** per Eligible Participant (the "**Reward**").
6. The Reward will be credited by CIMB Bank PH to the Eligible Participant's Qualified Account within fourteen (14) banking days after the end of the Campaign Period, provided that such Eligible Participant's Qualified Account IS NOT blocked, closed, or inactive at the time of crediting.
7. The Reward shall be credited to the Eligible Participant's Qualified Account, regardless of any request from the Eligible Participant or any other person to credit the Reward to the Eligible Participant's other CIMB Bank PH account or third party's accounts held at other banks or financial institutions.
8. For the avoidance of doubt, the Eligible Participant may participate in the Campaign and be entitled to receive the Reward only once. This applies even if the Eligible Participant has more than one Qualified Account.
9. CIMB Bank reserves the right to withdraw the Reward if any account linking is found to be invalid, fraudulent, cancelled, or declined, or if the Eligible Participant is found to have committed fraud or have abused this Campaign's mechanics, even if the Reward has already been credited to the customer's account. If the customer's account has insufficient funds, CIMB Bank reserves the right to debit the Reward once the balance becomes sufficient, and/or debit the Reward from the Eligible Participant's other accounts in CIMB Bank PH.

OTHER TERMS AND CONDITIONS

10. 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 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 and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
11. CIMB Bank PH reserves the right at its sole discretion to disqualify any Customer(s) 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. The Bank reserves the right to substitute the Reward 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) or 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 or any of its official social media channels. 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 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. 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 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.
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. 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.
16. 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 Eligible Participant(s) of the EDM, SMS, or Viber communications unless the same shall arise from and are caused directly by CIMB Bank PH's gross negligence or willful default.
17. These Terms and Conditions (as amended from time to time pursuant to the Amendment clause) 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

	<p>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.</p> <p>19. For any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank PH:</p> <ul style="list-style-type: none">a. For PLDT, Smart, and Talk n Text subscribers: call #2462 (#CIMB) or (+632) 8924-2462b. For Globe and TM subscribers: call landline +632-8924-2462. Telco charges apply.c. Website Help and Support: https://www.cimbbank.com.ph/en/help-and-support/get-help.htmld. CIMB Bank Mobile App: Go to Menu > Help Center > Need Help <p><i>CIMB Bank PH is regulated by Bangko Sentral ng Pilipinas (https://www.bsp.gov.ph).</i></p> <p><i>Per DTI Fair Trade Permit No. FTEB-254202 Series of 2026.</i></p>
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