

LINK AND UPGRADE CAMPAIGN

1. Double Your Interest (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank**”) customers in recognition of linking and upgrading their GSave accounts.
2. The campaign period shall run from 19th February 2020 to 19th April 2020, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

3. CIMB Bank customers considered eligible (the “**Eligible Participants**”) for this Campaign must fulfill either of the following conditions (the **Qualifying Criteria**):
 - (a) Must have a new GSave account with CIMB opened one month before receiving SMS during the promo period (19th February 2020 to 19th April 2020), and have not already linked & upgraded through the CIMB Bank Ph App yet.
 - (b) Must have a GSave account that is expiring (reaching the end of their 12 month validity) in the months of February, March, April, May, and June, and have not already linked and upgraded.
 - (c) The GSave accounts under clauses (a) and (b) above must have at least PHP 1.00 balance in the account at the time of receiving the initial SMS
 - (d) All CIMB Bank customers that have met Clause 3a & 3b, must link and upgrade their accounts through the CIMB Bank Ph app within seven days of receiving the initial notification SMS.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

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

Required Action	Reward
Link and Upgrade their GSave accounts through the CIMB Bank Ph App	Cash incentive *sample below
ADB for 61 days (assumption)	P 1,500
Effective Interest Rate for 61 days (4.1% p.a.)	P 10.42
Cash Reward (interest)	P 10.42

Cash Reward Computation

= (sum of daily balance for 61 days / 360) * Interest Rate
 = (Php 91,500 / 360) * 4.10%
 = Php 10.42 on top of the credited interest rate for 2 months

Month of Link & Upgrade	Cash Incentives	Incentive Crediting
February	Equivalent to interest rate credited for February & March	February incentive: by 07 March March incentive: by 07 April
March	Equivalent to interest rate credited for March & April	March incentive: by 07 April April incentive: by 07 May
April	Equivalent to interest rate credited for April & May	April Incentive: by 07 May May incentive: by 07 June

5. Each Eligible Participant is entitled to the cash incentive, if met the required action, as illustrated in Clause 3 above. A customer can only be rewarded once during the entirety of this campaign
6. Customers whose comprehensive relationship with CIMB Bank are not in good standing, not current and performing, or closed, are disqualified being rewarded from the promotion, regardless if they have opened an eligible account and made eligible activities during the promo period.

OTHER TERMS & CONDITIONS

7. 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 Cash In Incentive to be given away and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
8. CIMB Bank, prior to the DTi approval, 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.
9. 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, upon prior approval of DTI. 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.
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.