

CIMB BANK PH VIRTUAL CARD CASHBACK CAMPAIGN & PERIOD

- The CIMB BANK VIRTUAL CARD CASHBACK Promo (the "Campaign") is intended to reward eligible new and existing CIMB Bank Philippines Inc. ("CIMB Bank PH" or "Bank") Customers for using their CIMB Virtual Debit Card and CIMB Physical Debit Card for purchases made using the cards for select categories during the Campaign Period.
- This Campaign runs from July 1 to December 31, 2025 ("the Campaign Period"), with each month considered as a Qualifying Month.

ELIGIBILITY

- A CIMB Bank PH customer (the "Customer") will be considered eligible (the "Eligible Participant") for the Promo under this Campaign if the Customer fulfills All of the following conditions ("Qualifying Criteria") during a Qualifying Month within the Campaign Period:
 - Must have an active **CIMB Virtual Debit Card** or **CIMB Physical Debit Card ("Card(s)")** linked to any of their CIMB Bank PH deposit accounts and in good standing. For avoidance of doubt, the 6-digit Bank Identification Number (BIN) of eligible cards is 436741. This can be found in the CIMB PH Mobile App under the Card tab.
 - Revi Virtual Card and all other CIMB products are excluded from this campaign.
 - The Customer must use his/her Cards for the following online purchases where Visa is accepted:
 - Card-not-present transactions
 - Worldwide (cross-border) transactions
 - Intra-country (domestic) transactions
 - Straight purchases

and with merchants under the following Merchant Category Codes (MCC), with no minimum cumulative spending amount to be eligible:

Merchant Category Code
Food
5499 – MISC FOOD STORES, 5812 – EATING PLACES AND RESTAURANTS 5814 – FAST FOOD RESTAURANTS
Grocery
5411 – GROCERY STORES/SUPERMARKETS
Subscription
4899 – CABLE, SAT, PAY TV/RADIO SVCS 7997 – MEMBER CLUBS/SPORT/REC/GOLF
Transport
4111 – LOCAL COMMUTER TRANSPORT 4121 – TAXICABS/LIMOUSINES, 4789 – TRANSPORTATION SVCS - DEFAULT
E-commerce
5262 – ONLINE MARKETPLACES 5300 – WHOLESALE CLUBS 5310 – DISCOUNT STORES 5311 – DEPARTMENT STORES 5399 – MISC GENERAL MERCHANDISE 5621 – WOMENS READY TO WEAR STORES 5651 – FAMILY CLOTHING STORES 5655 – SPORTS/RIDING APPAREL STORES 5661 – SHOE STORES 5691 – MENS/WOMENS CLOTHING STORES 5699 – MISC APPAREL/ACCESS STORES 5732 – ELECTRONICS STORES 5912 – DRUG STORES & PHARMACIES 5941 – SPORTING GOODS STORES 5942 – BOOK STORES 5948 – LUGGAGE/LEATHER STORES 5969 – OTHER DIRECT MARKETERS 5977 – COSMETIC STORES 5999 – MISC SPECIALTY RETAIL

Each category is defined by the MCC registered with the acquiring bank of the merchant. In the event of a discrepancy between a merchant business classification and the MCC, the MCC registered with the acquirer shall prevail.

Transactions not eligible under this Campaign are as follows:

- Card Present (Physical, Face-to-Face) Transactions
- Transactions not belonging to the above-specified MCCs
- Other exclusions
 - Transactions from Casinos/Gambling/Gaming
 - Both domestic and cross-border transactions from the following sanctioned countries:
 - 192 – Cuba
 - 408 – North Korea
 - 364 – Iran
 - 760 – Syria
 - 643 – Russian Federation
 - Other Transactions
 - Auto-Charge
 - Fees and Charges
 - Any balance transferred to the Account
 - Any unauthorized or fraudulent retail transactions
 - Transactions that were subsequently cancelled or refunded; or
 - Any other transaction determined by us from time to time
- Only successful and completed transactions within the Qualifying Month shall be considered under this Campaign. Any pending, failed, cancelled, or reversed transaction, regardless of the cause of pendency, failure, cancellation, or reversal will not qualify.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

- Upon meeting the Qualifying Criteria under Clause 3 and the conditions for payment in these Terms, the Eligible Participant shall be entitled to a cashback amount computed as a percentage of the total transaction amount of the online purchase made pursuant to Clause 3(b) with the following cashback percentage depending on the MCC, subject to the maximum cashback amount (i.e. cap) of FIVE HUNDRED PESOS (Php 500.00) per Eligible Participant per Qualifying Month (the "Reward"):

Merchant Category Code	Cashback Percentage
Food	
5499 – MISC FOOD STORES 5812 – EATING PLACES AND RESTAURANTS 5814 – FAST FOOD RESTAURANTS	5%
Grocery	
5411 – GROCERY STORES/SUPERMARKETS	3%
Subscription	
4899 – CABLE, SAT, PAY TV/RADIO SVCS 7997 – MEMBER CLUBS/SPORT/REC/GOLF	3%
Transport	
4111 – LOCAL COMMUTER TRANSPORT 4121 – TAXICABS/LIMOUSINES 4789 – TRANSPORTATION SVCS - DEFAULT	1%
E-commerce	
5262 – ONLINE MARKETPLACES 5300 – WHOLESALE CLUBS 5310 – DISCOUNT STORES 5311 – DEPARTMENT STORES 5399 – MISC GENERAL MERCHANDISE 5621 – WOMENS READY TO WEAR STORES 5651 – FAMILY CLOTHING STORES 5655 – SPORTS/RIDING APPAREL STORES 5661 – SHOE STORES 5691 – MENS/WOMENS CLOTHING STORES 5699 – MISC APPAREL/ACCESS STORES 5732 – ELECTRONICS STORES 5912 – DRUG STORES & PHARMACIES 5941 – SPORTING GOODS STORES 5942 – BOOK STORES 5948 – LUGGAGE/LEATHER STORES 5969 – OTHER DIRECT MARKETERS 5977 – COSMETIC STORES 5999 – MISC SPECIALTY RETAIL	1%

An Eligible Participant who meets the maximum cashback amount per Qualifying Month will not receive further cashback credits for the same

Qualifying Month, regardless of the amount of online purchases made. However, the Eligible Participant may still be eligible to participate in the Campaign in another Qualifying Month during the Campaign Period.

5. The Reward will only be credited to the CIMB Bank account linked to the Card(s) used in making the online purchase under Section 3(b). Requests to credit the Reward to other CIMB Bank PH accounts, such as third-party accounts or accounts in other financial institutions, will not be entertained.
6. CIMB Bank PH reserves the right to withdraw the Reward if any transaction is found to be invalid, fraudulent, cancelled, refunded, declined, or voided by the customer or merchant, even if the Reward has already been credited. If the customer's account has insufficient funds, CIMB Bank reserves the right to debit the cashback amount once the balance becomes sufficient.
7. CIMB Bank reserves the right to withhold or withdraw the Reward if an Eligible Participant is found to have committed fraud or abused this Campaign's mechanics.
8. The Reward earned will be credited within twenty (20) business days after the end of every Qualifying Month, provided that the Eligible Participant's Card(s) and the CIMB Bank PH linked to the Card(s) MUST NOT be blocked, closed, or inactive at the time of crediting. For the avoidance of doubt, the Eligible Participant's Card(s) must be active and in good standing during the Campaign Period until the date of crediting of the Reward. The Reward shall be forfeited in the event that the Eligible Participant's Card/s is/are not maintained in good standing, is/are cancelled, not re-issued, or is/are terminated during the Campaign Period until the date of the crediting of the Reward.
9. The Campaign cannot be used in conjunction with other ongoing promotional offers of CIMB Bank PH. Transactions that were already used to redeem rewards from other CIMB Bank PH promotions shall no longer qualify under this Campaign. CIMB Bank PH shall have the right to reverse the reward amount credited to the Eligible Participant's account if CIMB Bank PH, at its sole determination, finds that the Eligible Participant's transaction/s violates this Clause.
10. Fraud, abuse, or any unauthorized action relating to the Card(s) transaction by a Customer or to the participation in the Campaign may result in the disqualification of the Customer from the Campaign, suspension or cancellation of Card privileges, and/or the charging of the cost of the Reward to the Customer's Card(s), at CIMB Bank PH's reasonable discretion. This shall be without prejudice to availment by the Bank of any other remedies under these Terms and/or any legal action that may be taken by CIMB Bank PH.

Other Terms & Conditions

11. By participating in this Campaign, the Customer is deemed to have read, understood and agreed to be bound by these Terms & Conditions as well as consented to CIMB Bank PH's 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 to the sharing of relevant personal data to Visa for purposes of this Campaign. The Customer agrees 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.
12. 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.
13. 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's 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 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.

14. 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.
15. 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 Electronic Direct Mail ("EDM") and Short Message Service ("SMS"), except to the extent that such loss, liability, claim or damages directly and solely arises from CIMB's own gross negligence or willful misconduct as duly proven in a tribunal of competent jurisdiction.
16. 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; Eligible Participant(s) acknowledge and agree to access 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.
17. 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.
18. These Terms and Conditions (as amended from time to time pursuant to Clause 16) 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.
19. 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.
20. For any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank PH using the following contact details:
 - a) For PLDT, Smart, and Talk n Text subscribers, you may call #2462 (#CIMB) or (+632) 8924-2462 on your phone.
 - b) For Globe and TM subscribers, you may call us on our landline: +632-8924-2462. Telco charges apply.
 - c) Website Help and Support: cimbbank.com.ph/gethelp
 - d) CIMB Bank Mobile App: Go to Menu > Help Center > Need Help
 Or any other channels that may be provided by CIMB from time to time.

CIMB Bank PH is regulated by Bangko Sentral ng Pilipinas
(<https://www.bsp.gov.ph>)

Per DTI Fair Trade Permit No. FTEB-229266 Series of 2025

SAMPLE MERCHANTS

For sample merchants for each MCC, kindly refer to CIMB Bank's website under 'Latest Promotion'