

GCREDIT BILLS PAY CAMPAIGN

1. The GCredit Bills Pay Campaign (this “**Campaign**”) is intended to reward eligible and existing GCredit customers. The Campaign Period shall run from 1st March 2025 to 31st May 2025, both dates inclusive (the “**Campaign Period**”), with each month during the Campaign Period considered as a Qualifying Month.

ELIGIBILITY

2. For CIMB Bank Customers (the “**Customer/s**”) to be considered eligible (the “**Eligible Participants**”) for this Campaign, they must fulfill ALL the following conditions (the “**Qualifying Criteria**”) during the Campaign Period:
 - (a) Must have an active and unblocked GCredit account;
 - (b) Must receive an official SMS/EDM from GCash that contains the Campaign message. This Campaign shall be limited to Customers who received the Campaign message and any Customer who did not receive said SMS or EDM shall not be eligible;
 - (c) Must perform up to three (3) valid Bills Pay transactions using GCredit as a payment method with any biller during any Qualifying Month within the Campaign Period; and
 - (d) Must make a repayment of at least the Minimum Amount Due (“**MAD**”) stated on his/her GCredit Statement of Account on all outstanding balances before or by due date during the Campaign Period.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

3. Upon meeting the Qualifying Criteria and conditions for payment below, the Eligible Participant(s) shall be entitled to a cash back amounting to the service fee for the corresponding Bills Pay transaction made by the Customer under Section 2(c), with total amount of cash back under the Campaign capped at Php 50.00 per Customer (the “**Reward**”). For the avoidance of doubt, a Customer may only be entitled to the Reward for one (1) Qualifying Month during the Campaign Period.
4. The Reward shall be credited to the Eligible Participant’s GCash account within fourteen (14) business days after the due date, provided that the Eligible Participant’s GCredit account MUST BE ACTIVE or NOT CLOSED at the time of crediting.
5. For the avoidance of doubt, a Customer may only be eligible to receive cashback of up to Php 50.00 per month, regardless of the number of transactions made during the month. Customers who have received the Reward for a Qualifying Month during the Campaign Period will no longer be eligible to receive the Reward in succeeding Qualifying Months.
6. The Reward shall be credited only to the Eligible Participant’s own GCredit Account 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 AND 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 PH processing and disclosing their personal data in accordance with the CIMB Bank PH Privacy Notice which can be found at www.cimb.com.ph and agree that all decisions fairly and reasonably made by CIMB Bank PH in relation to every aspect of this Campaign to be given away and the determination of the Customer(s) eligibility to participate, shall be final, binding and conclusive.
8. CIMB Bank PH reserves the right at its sole discretion and determination to disqualify any Customer(a) tampering with the entry process, (b) having incorrect user data, (c) engaging or attempting to engage in fraudulent transactions, or (d) acting in breach or potential breach of these Terms and Conditions.
9. Any person or entity connected with the Campaign and any person prohibited from participating in the Campaign under any statute, law, regulation, ordinance, rule, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the

foregoing by the Philippines or any instrumentality thereof shall be disqualified from participating in this Campaign.

10. CIMB Bank PH reserves the right to substitute the Reward(s) with other item(s) of similar cost and/or to modify, 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 or any of its official social media channels. For the avoidance of doubt, any modification, 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 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 PH’s control or due to any factor in a nature of a force majeure which is beyond CIMB Bank PH’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 Customer(s) or Eligible Participant(s) of any Short Messaging Service (SMS) or Electronic Direct Mail (EDM), 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.
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 or any of its social media channels where detailed 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.
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 Product's Terms and Conditions 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 any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank PH or GCash using the following contact details:

CIMB Bank PH

- (a) For PLDT, Smart, and Talk n Text subscribers, you may call [#2462 \(#CIMB\)](tel:2462) or [\(+632\) 8924-2462](tel:+63289242462) on your phone.
- (b) For Globe and TM subscribers, you may call us on our landline: [+632-8924-2462](tel:+63289242462). Telco charges apply.
- (c) Website Help and Support: cimbbank.com.ph/gethelp
- (d) CIMB Bank Mobile App: Go to Menu > Help Center > Need Help

GCash

- (a) GCash Chatbot: Gigi. You may chat with the GCash chatbot on the GCash Website to get instant information or connect with a support agent
- (b) Website: You may create a ticket through the GCash Help Center page on the GCash website: help.gcash.com/hc/en-us
- (c) GCash App: Create a ticket through the GCash Help center page on the GCash app
- (d) GCash Hotline: For Globe and TM (toll-free) – call 2882. For other networks, call (02) 7213-9999. Toll charges may apply.

Or any other channels that may be provided by CIMB Bank PH and GCash from time to time.

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