

GSAVE INTEREST BOOST ACTIVATION PROMO CAMPAIGN & PERIOD

1. CIMB BANK GSAVE INTEREST BOOST ACTIVATION PROMO (this "**Campaign**") is intended to reward existing CIMB Bank Philippines Inc. ("**CIMB Bank PH**") customers (the "**Customers**").
2. The Campaign runs from December 22, 2025 to January 31, 2026 (the "**Campaign Period**"), with December 22 to 31, 2025 and January 1 to 31, 2026 considered each as a qualifying period (the "**Qualifying Period**").

ELIGIBILITY

3. For a CIMB Bank PH Customer to be considered eligible (the "**Eligible Participant/s**") under this Campaign, he/she must fulfill all the following conditions (the "**Qualifying Criteria**") within a Qualifying Period within the Campaign Period:
 - (a) Must have an active and unblocked GSave deposit account (the "**GSave Account**"); and
 - (b) Must receive a Campaign message from CIMB Bank PH via Electronic Direct Message ("**EDM**") during a Qualifying Period within the Campaign Period, and must deposit at least Five Hundred Pesos (Php 500.00) and maintain a total average daily balance (the "**Total ADB**") of at least Five Hundred Pesos (Php 500.00) in his/her GSave Account during the same Qualifying Period.

To compute the Total ADB per Qualifying Period, the Eligible Participant must sum all his daily balances during a Qualifying Period, and divide the sum by the total number of calendar days in that Qualifying Period.

Only successful customer-initiated cash-in transactions done via PesoNet, InstaPay, GCash wallet, and/or Remittance via Perahub shall be considered. Fund transfers within CIMB accounts of the Customer or fund transfers via other CIMB Bank PH accounts will not be considered.

4. A Customer's eligibility is assessed separately for each Qualifying Period.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

5. The Eligible Participant(s) shall be entitled to earn a total of fifteen percent (15%) interest on his/her Total ADB, WITH TOTAL ADB CAPPED AT PHP 100,000.00 (the "**Reward**") upon meeting all the Qualifying Criteria as stipulated in Clause 3 above in a Qualifying Period and the conditions for payment stipulated herein. For the avoidance of doubt, the fifteen percent (15%) interest is inclusive of the GSave Account regular interest rate.
6. The Reward shall be inclusive of all other applicable rewards under any campaign or promo of the Bank, should the Eligible Participant qualify for the same under their respective Terms and Conditions. Thus, if qualified for other campaigns or promos in addition to this Campaign, the maximum interest rate to be applied on the Eligible Participant's GSave Account shall be fifteen percent (15%).
7. The Reward shall be credited to the Eligible Participant's GSave Account within fourteen (14) business days after the end of the Qualifying Period, provided that Eligible Participant's GSave Account MUST NOT be blocked and/or closed at the time of crediting.
8. The Reward shall be credited only to the Eligible Participant's GSave 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.
9. For the avoidance of doubt, the calculation by CIMB Bank PH of a Customer's Total ADB shall be final and will serve as the reference for any ADB computation under this Campaign.

OTHER TERMS & 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. 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 whosever 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. 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.
14. 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 and SMS, unless the same shall arise from and are caused directly by the CIMB Bank PH's gross negligence or willful default.
15. 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.
16. 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.

17. These Terms and Conditions (as amended from time to time pursuant to Clause 15) 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 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.
19. 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.

Per DTI Fair Trade Permit No. FTEB-245178 Series of 2025