CIMB EARN MORE PROMO SERIES CAMPAIGN & PERIOD

1. The CIMB BANK PH EARN MORE PROMO SERIES (the "**Campaign**") is intended to reward eligible new and existing CIMB Bank Philippines Inc. ("**CIMB Bank PH**" or "**Bank**") Customers in recognition of their patronage and loyalty to CIMB Bank PH.
2. This Campaign runs from June 1 to June 30, 2026, promo extended until December 31, 2026. ("**the Campaign Period**")
3. This Campaign consists of multiple promos wherein a CIMB Bank PH Customer may be entitled to higher interest rates per annum (P.A.) during the Campaign Period.

ELIGIBILITY

4. A CIMB Bank PH customer (the "**Customer**") will be considered eligible (the "**Eligible Participant**") for a Promo under this Campaign only if the Customer has open and unblocked CIMB Bank PH deposit account/s during the Campaign Period and fulfills ALL of the conditions ("**Qualifying Criteria**") under this Section on Eligibility and under each promo as described below.

   Furthermore, in order to qualify for any of the rewards applicable for Promos A to C below, during the Campaign Period, there must be an increase in Customer's total Average Daily Balance (ADB) across all of the Customer's deposit accounts with CIMB Bank PH, namely GSave, UpSave, Fast Plus, LazSave, DragonFi Save and all time deposit accounts and any other deposit accounts that may be introduced by CIMB during the Campaign Period (the "**Deposit Account Total ADB Growth Requirement**"), versus the previous month's total ADB across such deposit accounts.

BASE INTEREST RATE (NO ADB CAP)

Customers will continue to earn the regular base interest rate of 2.30% p.a. for GSave accounts and 2.30% p.a. for UpSave accounts with no limit as to the amount of total ADB for purposes of computation of interest (i.e. no ADB cap).

Customers under the CIMB Prime segment will earn their respective base interest rates of its segment proposition, which shall be applicable to their eligible GSave and/or UpSave account balances, with no ADB cap.

The base interest rates indicated above are inclusive of any applicable rewards from other ongoing promos or campaigns during the Campaign Period, if any.

Promo A: EARN ADDITIONAL 0.25% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 1,000.00 (UP TO PHP100,000.00 ADB GROWTH)

a) Customer must increase the ADB of his/her UpSave and/or GSave account/s by at least One Thousand Pesos (PHP 1,000.00) within the Campaign Period compared to the previous month's Total ADB of his/her respective UpSave and/or GSave account/s.
b) The additional 0.25% p.a. interest rate will only be applied to Customer's first PHP100,000.00 ADB growth of his/her UpSave and/or GSave account/s. This additional interest rate is inclusive of applicable rewards from other promos and campaigns during the Campaign Period, if any.

Promo B: EARN ADDITIONAL 0.5% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 5,000.00 (UP TO PHP100,000.00 ADB GROWTH)

a) Customer must increase the ADB of his/her UpSave and/or GSave account/s by at least Five Thousand Pesos (PHP 5,000.00) within the Campaign Period compared to the previous month's ADB of his/her respective UpSave and/or GSave account/s.
b) The additional 0.5% p.a. interest rate will only be applied to Customer's first PHP100,000.00 ADB growth of his/her UpSave and/or GSave account/s compared to the previous month's ADB. This additional interest rate is inclusive of applicable rewards from other promos and campaigns during the Campaign Period, if any.

Promo C: EARN ADDITIONAL 1.10% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 20,000.00 (UP TO PHP100,000.00 ADB GROWTH)

a) Customer must increase the ADB of his/her UpSave, and/or GSave account/s by at least Twenty Thousand Pesos (PHP 20,000.00) within the Campaign Period compared to the previous month's ADB of his/her respective UpSave and/or GSave account/s.
b) The additional 1.10% p.a. interest rate will only be applied to Customer's first PHP100,000.00 ADB growth of his/her UpSave and/or GSave account/s compared to the previous month's ADB. This additional interest rate is inclusive of applicable rewards from other promos and campaigns during the Campaign Period, if any.

5. ADB growth within the Campaign Period must be performed via Customer-initiated cash-in transactions via InstaPay, PESONet, GCash, and/or over-the-counter bank transfers. Fund transfers within the CIMB Bank PH accounts of the Customer or among CIMB Bank PH bank accounts are not considered and shall not qualify under this Campaign.
6. Only successful Customer-initiated cash-in transactions made within the Campaign Period will be considered. Any delays in cash-in posting of funds shall not be counted, regardless of the cause of delay.
7. For Customers who have multiple UpSave and/or GSave accounts with CIMB Bank PH, the applicable interest rate reward will be computed based on the ADB growth of all his/her UpSave and GSave accounts during the Campaign Period. To calculate the ADB growth:
   a) For existing accounts, a Customer must sum all his/her balances at the end of each day of the Campaign Period and divide by the total number of days of the Campaign Period.
   b) For newly opened accounts, the ADB will be computed from the day the account was opened (the "**Account Opening Date**"). Starting from the Account Opening Date, a Customer must sum all his/her balances at the end of each day and divide by the total number of days from Account Opening Date to the end of day of the Campaign Period.
   c) To calculate the total ADB, a Customer must add all the ADB's of their UpSave and GSave accounts within the Campaign Period.
8. To calculate the total ADB for purposes of determination of eligibility under the Deposit Account Total ADB Growth Requirement, a Customer must add all the ADBs of his/her deposit accounts with CIMB Bank PH during the Campaign Period, including but not limited to UpSave, GSave, Fast Plus, LazSave, DragonFi Save and time deposit accounts, and any other deposit products that may be introduced by CIMB during the Campaign Period.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

9. If the Eligible Participant meets ALL the Qualifying Criteria in at least ONE or more of the Promos stipulated under the Eligibility Section of these Terms and Conditions including the Deposit Account Total ADB Growth Requirement for Promos A to C, the Eligible Participant may be entitled to the corresponding interest rate rewards as follows ("**Reward(s)**"), subject to the conditions of payment further specified under these Terms and Conditions:

Promo	Reward
Promo A	Earn additional 0.25% p.a. interest rate to be applied to Customer's ADB growth of their UpSave and/or GSave account/s compared to the previous month's ADB of their respective Customer's UpSave and/or GSave account/s, on the Customer's first PHP100,000.00 ADB growth for purposes of computation of interest (**Up to PHP100,000.00 ADB Growth**!).
Promo B	Earn additional 0.50% p.a. interest rate to be applied to Customer's ADB growth of their UpSave and/or GSave account/s compared to the previous month's ADB of their respective Customer's UpSave and/or GSave account/s, on the Customer's first PHP100,000.00 ADB growth for purposes of

	computation of interest (**Up to PHP100,000.00 ADB Growth**!).
Promo C	Earn additional 1.10% p.a. interest rate to be applied to Customer's ADB growth of their UpSave and/or GSave account/s compared to the previous month's ADB of their respective Customer's UpSave and/or GSave account/s, on the Customer's first PHP100,000.00 ADB growth for purposes of computation of interest (**Up to PHP100,000.00 ADB Growth**!).

10. The Reward under each Promo shall be inclusive of all other applicable rewards under other ongoing campaigns, if any.
11. The Reward/s earned will be credited to the Eligible Participant's UpSave and/or GSave by CIMB Bank PH account/s of the Eligible Participant proportionately depending on the ADB of each account by the end of the Campaign Period, less 20% withholding tax, within fourteen (14) business days (excluding weekends and public holidays) after the end of the Campaign Period, provided that the Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting. The regular base rates of 2.30% p.a. interest for UpSave and GSave are credited on the first day of each month.
12. The Reward/s shall be credited to the Eligible Participant's CIMB Bank PH subject account/s only, regardless of any request from the Eligible Participant or any other person to credit the Reward/s to the Eligible Participant(s) other accounts or third party's accounts, whether or not held at CIMB Bank PH or any other banks.
13. For the avoidance of doubt, the calculation by CIMB Bank PH of a Customer's ADB shall be final and will serve as the reference for any ADB computation under this Campaign.

Other Terms & Conditions

14. 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'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 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.
15. 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.
16. 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 whosoever 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. These Terms and Conditions (as amended from time to time pursuant to Clause 19) 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.
22. 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.
23. 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 DTI Fair Trade Permit No. FTEB-258149

SAMPLE COMPUTATIONS

For sample calculations, kindly refer to CIMB Bank's website under 'Latest Promotion'