

CIMB PERSONAL LOAN INTEREST REBATE CAMPAIGN & PERIOD

- The CIMB Personal Loan Interest Rebate (“**this Campaign**”) is intended to reward Personal Loan customers of CIMB Bank Philippines (“**CIMB Bank**”)
- The campaign period shall run from 1st November 2023 to 31st January 2024, both dates inclusive (“**the Campaign Period**”).

ELIGIBILITY

- CIMB Bank customers considered eligible (the “**Eligible Participants**”) for this Campaign must fulfill ALL the following conditions (the “**Qualifying Criteria**”):
 - Must have at least one (1) open and active CIMB Bank deposit account (Fast, Fast Plus, UpSave, or GSave)
 - Must apply for and complete a Personal Loan application and get subsequently approved within the Campaign Period
 - Must be in good credit standing at time of Personal Loan application
 - Must opt-in to the Group Creditor’s Life Insurance (GCL) upon Personal Loan application and must not cancel the insurance coverage until the maturity date of the Personal Loan account
 - Personal Loan account must be considered current, i.e. all installment dues are fully paid on their respective due dates.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

- The Eligible Participant(s) shall be entitled to the following interest rebates, (“**Reward(s)**”) upon meeting all the Qualifying Criteria as stipulated in Clause 3 above:

Required Action	Reward(s)
Apply for and complete a Personal Loan application and get approved within the Campaign Period	1 st Year: 10% rebate on the interest paid. 2 nd Year: 15% rebate on the interest paid. 3 rd Year: 20% rebate on the interest paid.
Opt-in to the Group Creditor’s Life Insurance during Personal Loan application and remain opted-in until end of loan maturity	4 th Year: 25% rebate on the interest paid. 5 th Year: 30% rebate on the interest paid.
Personal Loan account must be considered current at the time of crediting of the interest rebate.	

- Crediting of the interest rebate will be done after every three (3) consecutive payments of the Personal Loan, *provided* all three (3) installment dues are fully paid on their respective due dates.
- Eligible Participant(s) are entitled to Reward(s) above on preceding three (3) months’ worth of interest, if Eligible Participant complies with all the Qualifying Criteria under Clause 3 and condition under Clause 5.
- The Reward will be credited to the Customer’s CIMB Bank deposit account within fourteen (14) business days after completing the required actions.
- A Customer whose overall relationship with CIMB Bank is not in good standing, or has a past due account, or whose account is blocked or closed, or whose insurance application is denied by the Insurer for any reason, is disqualified from this Campaign regardless if they have fulfilled the Qualifying Criteria under Clause 3.
- A Customer who prepaes the Personal Loan or cancels his/her GCL Insurance at any time prior to loan maturity will no longer be eligible to receive the interest rebate.

OTHER TERMS AND CONDITIONS

- 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 to be given away and the determination of the Customer(s) eligibility to participate, shall be final, binding and conclusive.
- CIMB Bank 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.

- CIMB Bank 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 shall not entitle any of the Customer(s) or any other persons whatsoever to any claim or compensation against CIMB Bank 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.
- 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 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.
- CIMB Bank 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) unless the same shall arise from and are caused directly by CIMB Bank’s gross negligence or willful default.
- CIMB 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. Notification to Eligible Participant(s) in respect of the Amendment shall be via electronic communication display at CIMB Bank’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’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.
- 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.
- 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 Product’s Terms and Conditions which shall apply in addition to the Terms and Conditions herein.
- 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.
- For any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank PH using the following contact details:
 - For PLDT, Smart, and Talk n Text subscribers, you may call [#2462 \(#CIMB\)](tel:2462462) or [\(+632\) 8924-2462](tel:+63289242462) on your phone.
 - For Globe and TM subscribers, you may call us on our landline: [+632-8924-2462](tel:+63289242462). Telco charges apply.
 - Website Help and Support: cimbbank.com.ph/gethelp
 - 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>).

SAMPLE COMPUTATION

Loan Amount	50,000.00
Contractual Rate	36% p.a.
Loan Booking Date	7/1/2023

Installment	Repayment Date	Total Installment	Principal	Interest	Total 3-mo Interest	Discount	Remarks
1	8/1/2023	1,978.89	428.89	1,550.00			10% interest rebate for the 1 st year of the loan, credited every 3 months to the CIMB account
2	9/1/2023	1,978.89	442.19	1,536.70			
3	10/1/2023	1,978.89	505.02	1,473.87	4,560.57	456.06	
4	11/1/2023	1,978.89	471.55	1,507.34			
5	12/1/2023	1,978.89	534.32	1,444.57			
6	1/1/2024	1,978.89	502.73	1,476.16	4,428.07	442.81	
7	2/1/2024	1,978.89	518.32	1,460.57			
8	3/1/2024	1,978.89	674.17	1,304.72			
9	4/1/2024	1,978.89	555.28	1,423.61	4,188.90	418.89	
10	5/1/2024	1,978.89	617.86	1,361.03			
11	6/1/2024	1,978.89	591.65	1,387.24			
12	7/1/2024	1,978.89	654.15	1,324.74	4,073.01	407.30	
13	8/1/2024	1,978.89	630.27	1,348.62			15% interest rebate for the 2 nd year of the loan, credited every 3 months to the CIMB account
14	9/1/2024	1,978.89	649.81	1,329.08			
15	10/1/2024	1,978.89	712.18	1,266.71	3,944.41	591.66	
16	11/1/2024	1,978.89	692.03	1,286.86			
17	12/1/2024	1,978.89	754.30	1,224.59			
18	1/1/2025	1,978.89	736.87	1,242.02	3,753.47	563.02	
19	2/1/2025	1,978.89	759.71	1,219.18			
20	3/1/2025	1,978.89	898.97	1,079.92			
21	4/1/2025	1,978.89	811.13	1,167.76	3,466.86	520.03	
22	5/1/2025	1,978.89	873.13	1,105.76			
23	6/1/2025	1,978.89	863.34	1,115.55			
24	7/1/2025	1,978.89	925.23	1,053.66	3,274.97	491.25	
25	8/1/2025	1,978.89	918.79	1,060.10			20% interest rebate for the 3 rd year of the loan, credited every 3 months to the CIMB account
26	9/1/2025	1,978.89	947.27	1,031.62			
27	10/1/2025	1,978.89	1,008.96	969.93	3,061.65	612.33	
28	11/1/2025	1,978.89	1,007.91	970.98			
29	12/1/2025	1,978.89	1,069.47	909.42			
30	1/1/2026	1,978.89	1,072.31	906.58	2,786.98	557.40	
31	2/1/2026	1,978.89	1,105.55	873.34			
32	3/1/2026	1,978.89	1,221.02	757.87			
33	4/1/2026	1,978.89	1,177.68	801.21	2,432.42	486.48	
34	5/1/2026	1,978.89	1,238.85	740.04			
35	6/1/2026	1,978.89	1,252.59	726.30			
36	7/1/2026	1,978.89	1,313.59	665.30	2,131.64	426.33	
37	8/1/2026	1,978.89	1,332.14	646.75			25% interest rebate for the 4 th year of the loan, credited every 3 months to the CIMB account
38	9/1/2026	1,978.89	1,373.44	605.45			
39	10/1/2026	1,978.89	1,434.17	544.72	1,796.92	449.23	
40	11/1/2026	1,978.89	1,460.47	518.42			
41	12/1/2026	1,978.89	1,521.01	457.88			
42	1/1/2027	1,978.89	1,552.90	425.99	1,402.29	350.57	
43	2/1/2027	1,978.89	1,601.04	377.85			
44	3/1/2027	1,978.89	1,671.85	307.04			
45	4/1/2027	1,978.89	1,702.50	276.39	961.28	240.32	
46	5/1/2027	1,978.89	1,762.49	216.40			
47	6/1/2027	1,978.89	1,809.91	168.98			
48	7/1/2027	3,750.22	3,640.99	109.23	494.61	123.65	

*Loan terms may vary from the sample above due to timing of loan booking

** 30% interest rebate will be applied for the 5th year of the loan, credited every 3 months.