

#### GCREDIT 2023 YEAR-END RAFFLE CAMPAIGN & PERIOD

- The GCredit 2023 Year-End Raffle Promo (“**this Campaign**”) is intended to reward existing GCredit Customers (“**Customers**”) of CIMB Bank Philippines (“**CIMB Bank**”).
- The campaign period shall run from November 1 to December 31, 2023, both dates inclusive (“**the Campaign Period**”).

#### ELIGIBILITY AND MECHANICS

- A CIMB Bank Customer will be considered eligible (the “**Eligible Participant**”) for this Campaign if the Customer fulfills ALL the required criteria (the “**Qualifying Criteria**”) as follows:
  - Customer must have an open and active GCredit account.
  - Customer must spend a minimum amount of PHP 1,000.00 per transaction using GCredit during the Campaign Period.
  - To be eligible for any Prize on any raffle draw date, Customer’s GCredit account must NOT be past due or delinquent and Customer has no cross-delinquency on other CIMB Bank products.
  - Transactions made using GCredit for any of the following services/products are eligible for this Campaign:
    - Scan to Pay
    - Pay bills
    - Online
    - GInsure
    - GLife

#### MEHCANICS and CAMPAIGN REWARDS

- Each eligible transaction made by an Eligible Participant will earn a corresponding number of raffle tickets depending on the amount spent per transaction. Please see the table below:

GCredit Spend (PHP)	# of Raffle tickets earned
P1,000 < P1,500	1
P1,500 < P3,000	2
P3,000 and up	5

- Eligible Participants may continuously earn raffle tickets within the Campaign Period for purchases made with the minimum spend of P1,000.00 per transaction.
- Two (2) Raffle draws will be held for this Campaign.
  - The First Raffle Draw will be held on 08 December 2023 for raffle tickets earned in the month November 2023.
  - The Second Raffle Draw will be held on 10 January 2024 for raffle tickets earned in the month of December 2023.

All non-winning raffle tickets earned by an Eligible Participant during the months of November and December 2023 will be eligible for the Grand Prize Raffle Draw which will be held on 10 January 2024.

- Major Prizes will be raffled off on the First Raffle Draw only. Minor prizes will be raffled off on the First and Second Raffle Draws.
- The list of prizes for this Campaign is available in the GCredit Raffle Promo page in the CIMB website (<https://www.cimbbank.com.ph/en/promotions/campaign/gcredit-year-end-raffle-promo.html> ). Eligible Participants may have a chance to win any of the following Prizes:
  - Minor Prize - a GCredit e-Voucher;
  - Major Prize - one (1) of three (3) Samsung Washing Machines or one (1) of two (2) Yamaha Aerox motorcycles;
  - Grand Prize - a Toyota Vios.
- A Customer may only win one Minor or Major Prize per draw.
- Winning Customers must repay at least the GCredit minimum amount due before any Prize is rewarded.
- For winners of GCredit e-Vouchers, the e-Vouchers will be in digital format and will be distributed after each raffle draw through the GCash app. The e-Vouchers can be redeemed in any future GCredit transactions of the winning Customer(s).
- Prizes will be distributed after each raffle draw. GCash shall communicate with the winning Customers for the redemption of their prizes.
- Redemption of the Grand Prize will be communicated by GCash to the winning Customer after the Grand Prize Raffle Draw.

#### OTHER TERMS & 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](http://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 any of the Prizes 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 CIMB Bank’s official social media account. 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 SMS or 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 CIMB Bank’s official social media account 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 or any of CIMB Bank’s official social media account 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 18) 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.

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 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: [cimb.com.ph/gethelp](https://cimb.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>).