

CIMB BANK DEPOSIT PROMO CAMPAIGN & PERIOD

1. The Campaign Period for CIMB 5TH ANNIVERSARY DEPOSIT PROMO (“**this Campaign**”) is intended to reward eligible new and existing CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”) Customers in recognition of their patronage and loyalty to CIMB Bank PH.
2. The Campaign Period runs from November 01 to December 31, 2023 (“**the Campaign Period**”). The Qualifying Months are November and December 2023 (each a “**Qualifying Month**”).
3. This Campaign consists of multiple Promos wherein a CIMB Bank PH Customer may earn up to 15% p.a. interest rate.

ELIGIBILITY

4. A CIMB Bank PH Customer will be considered eligible (the “**Eligible Participant**”) for the following Rewards under this Campaign if the Customer fulfills ALL the required criteria (“**Qualifying Criteria(s)**”) under each Promo:

EARN 5% P.A. INTEREST RATE AT NO CAP

- (a) This is applicable to all new or existing Customers.
- (b) Customer must have at least one active and unblock GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.

EARN +1% P.A. INTEREST RATE – GROW ADB BY (PHP 5,000 MINIMUM)

- (a) This is applicable only to existing deposit Customers:
 - For the Qualifying Month of November 2023: exclusive to existing Customers with open and unblocked GSave and/or UpSave account as of 30 September 2023.
 - For the Qualifying Month of December 2023: exclusive to existing Customers with open and unblocked GSave and/or UpSave account as of 31 October 2023.
- (b) Customer must increase his/her Total Average Daily Balance (“ADB”) by at least Five Thousand Pesos (PhP 5,000.00) compared to the previous month’s Total ADB.
- (c) Customer must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (d) ADB growth in a Qualifying Month must be performed via Customer-initiated cash-in transaction/s via InstaPay, PESONet, Dragon Pay, Bayad Center, GCash, 7 Eleven, or over-the-counter transactions with banks. Transfers within accounts of a Customer or within CIMB Bank PH bank accounts are not considered and will not qualify for this Promo.
- (e) Only successful Customer-initiated cash-in transactions made during the Qualifying Months will be considered. Any delays in cash-in posting of funds shall not be counted, regardless of the cause of delay.

EARN +2% P.A. INTEREST RATE – VIRTUAL DEBIT CARD TRANSACTION (PHP 5,000 MINIMUM)

- (a) This is applicable to all new and existing Customers.
- (b) Customer must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (c) Must have an active Virtual Debit Card and spend a total cumulative amount of at least Five Thousand Pesos (PhP 5,000.00) during a Qualifying Month.

EARN +3% P.A. INTEREST RATE – VIRTUAL DEBIT CARD TRANSACTION, BILLS PAYMENT OR BUY LOAD (PHP 50,000 MINIMUM)

- (a) This is applicable to all new and existing Customers.

- (b) Customer must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (c) Customer must have an active Virtual Debit Card or use Bills Payment or Buy Load services through the CIMB Bank PH App.
- (d) Must have a total cumulative transaction amount of at least Fifty Thousand Pesos (PhP50,000.00) during a Qualifying Month using the Virtual Debit Card or the Bills Payment or Buy Load service in the CIMB Bank PH App.
- (e) For Bills Payment and Buy Load Transactions, only successful and posted bills payment or buy load transactions from any of the savings account in the CIMB Bank PH App will be considered.
- (f) Bills Payment for loan repayment is not considered as valid bills payment.

EARN +4% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 50,000

- (a) This is applicable only to existing deposit Customers:
 - For the Qualifying Month of November 2023: exclusive to existing Customers with open and unblocked GSave and/or UpSave account as of 30 September 2023.
 - For the Qualifying Month of December 2023: exclusive to existing Customers with open and unblocked GSave and/or UpSave account as of 31 October 2023.
- (b) Customer must increase his/her Total ADB by at least Fifty Thousand Pesos (PhP 50,000.00) compared to the previous month’s Total ADB.
- (c) Customer must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (d) ADB growth in a Qualifying Month must be performed via Customer-initiated cash-in transaction/s via InstaPay, PESONet, Dragon Pay, Bayad Center, GCash, 7 Eleven, or over-the-counter transactions with banks. Transfers within accounts of a Customer or within CIMB Bank PH bank accounts are not considered and will not qualify for this Promo.
- (e) Only successful Customer-initiated cash-in transactions made during a Qualifying Month will be considered. Any delays in cash-in posting of funds shall not be counted, regardless of the cause of delay.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

5. If the Eligible Participant(s) meets ALL the Qualifying Criteria in at least ONE or more of the Promos stipulated in Clause 4, the Eligible Participant(s) may be entitled to the corresponding interest rates of each Promo (“**Reward(s)**”):

Requirements	Interest Reward
Must have at least one active and unblocked GSave and/or UpSave account.	5% p.a. interest rate (inclusive of regular base rate of 2.5% p.a. interest for UpSave and 2.6% p.a. interest for GSave account. No cap.
Grow Total ADB by PhP 5,000.00 minimum, compared to the previous month’s Total ADB during a Qualifying Month within the Campaign Period	Earn +1 p.a. interest rate applicable to total ADB. No cap.

Total cumulative spend of PhP 5,000.00 minimum using CIMB Virtual Debit Card during a Qualifying Month.	Earn +2 p.a. interest rate applicable to total ADB. No cap.
Total cumulative spend of PhP 50,000.00 minimum using the CIMB Virtual Debit Card, or the Bills Payment or Buy Load services in the CIMB Bank App during a Qualifying Month within the Campaign Period	Earn +3 p.a. interest rate applicable to total ADB. No cap.
Grow Total ADB by a minimum amount of PhP 50,000.00 compared to the previous month's Total ADB during a Qualifying Month within the Campaign Period	Earn +4 p.a. interest rate applicable to total ADB. No cap.

6. All of the Rewards above are inclusive of other promo interest rate campaigns.
7. For Customers who have multiple UpSave and GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on a Qualifying Month's Total ADB.
 - To calculate the ADB, Customers must sum all their balances at the end of each day within a Qualifying Month and divide by the total number of days in the Qualifying Month.
 - For newly opened accounts, the ADB will be computed from the day the account was opened ("account open date"). Starting from the account open date to the end of a Qualifying Month, Customers must sum all their balances at the end of each day and divide by the total number of days from account open date to the end of the Qualifying Month.
 - To calculate the Total ADB, Customers must add all the ADB of their UpSave and GSave accounts within a Qualifying Month.
8. Valid Virtual Debit Card transactions must be performed during a Qualifying Month within the Campaign Period. Only successful, completed, and posted transaction reflected in CIMB Bank's system will be considered. Any delay in posting of, or any failed cancelled, or reversed transactions within the Qualifying Month in the Campaign Period, regardless of the cause of delay, failure, cancellation, or reversal, will not be considered.
9. All Virtual Debit Card Transactions linked to any of the Savings Account (GSave, UpSave, Fast Plus) will be considered.
10. Only CIMB Virtual Debit Card transactions are considered valid card transactions for this Campaign.
11. The additional interest Reward/s earned will be credited to the Eligible Participant's CIMB Bank PH account, less 20% Withholding Tax, within fourteen (14) business days after the end of a Qualifying Month, provided that Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting. The regular base rates of 2.5% p.a. interest for UpSave and 2.6%p.a. interest for GSave are credited on the first day of each month.
12. The additional interest 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.

OTHER TERMS & CONDITIONS

13. 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.

14. 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.
15. The Bank reserves the right to substitute any of the Rewards 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 or any of its official social media channels. 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 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.
16. 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.
17. 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") unless the same shall arise from and are caused directly by the CIMB Bank PH's gross negligence or willful default.
18. 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 official social media channels 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.
19. 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.
20. 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 Deposit Account/Mobile App & Electronic Banking which shall apply in addition to the Terms and Conditions herein.

21. 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.
22. 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>)

SAMPLE COMPUTATIONS

For sample calculations, kindly refer to CIMB Bank's website promo page 'CIMB 5TH ANNIVERSARY DEPOSIT PROMO' under 'Latest Promotions'