

**EXCLUSIVE INTEREST RATE CAMPAIGN & PERIOD**

1. CIMB Exclusive Interest Rate Campaign (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank**” or “**Bank**”) Customers.
2. The campaign period shall run from October 01 to December 31, 2022, both dates inclusive (“**the Campaign Period**”).

**ELIGIBILITY**

3. CIMB Bank Customers considered eligible (the “**Eligible Participants**”) for this Campaign must fulfill all the following conditions (the “**Qualifying Criteria**”):
  - a. Must have at least one (1) active UpSave and/or GSave account. Fast and Fast Plus accounts are not eligible.
  - b. Must receive from CIMB Bank the official invitation via Short Message Service (“SMS”) and/or Electronic Direct Mail (“EDM”) that contains the campaign message. This Campaign shall be limited to customers who have received said campaign message and any person who did not receive said SMS and/or EDM are not eligible.
  - c. Must have increased their Average Daily Balance (ADB) by at least PHP5,000 in the same month he/she received the official invitation when compared to the ADB of the previous month to qualify for the exclusive interest rate of 10% p.a. for one month:
    - i.e., if a Customer has increased his/her ADB by at least PHP 5,000 on his/her UpSave and/or GSave account by end of October 2022, he/she will be entitled to 10% p.a. exclusive interest rate for that month capped at PHP 500. If the Customer has both active UpSave and GSave accounts, the ADB will be computed based on the Total Relationship ADB for both accounts.
  - d. For GSave Account Holders: If a Customer has a GSave account, the Customer can link, verify, and upgrade their account to GSave Plus on the CIMB Bank App in order to unlock the limits of their account and deposit more than the PHP100,000 cash-in limit to maximize savings on the increase interest rate.
4. Regardless if a Customer is qualified for the exclusive interest rate promo, the regular base interest of 2.5% p.a. and 2.6% p.a. for UpSave and GSave accounts, respectively, will be shown in the CIMB Bank PH App. Crediting of the additional interest of 7.5% p.a. and 7.4% p.a. for UpSave and GSave accounts, respectively, shall come in the form of cash rebate payment on top of the monthly interest payout.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

5. The Eligible Participant(s) shall be entitled to the following interest rate, for the same month as eligibility, (“**Reward(s)**”) upon meeting all the qualifying criteria as stipulated in Clause 3 above:

Requirements	Increased Interest Rate
Total Relationship ADB growth by at least PHP 5,000 in the UpSave and/or GSave accounts in the same month he/she received the official invitation compared to the previous month's ADB.	10% p.a. for the same month on UpSave and/or GSave accounts capped at PHP500, inclusive of the current base rates.

6. CIMB Bank PH Customers may only qualify for one 'Interest Rate' Promo Campaign within a campaign period. If a CIMB Bank PH Customer is eligible for two or more 'Interest Rate' Promo Campaigns running in the same campaign period, the Promo with the highest 'interest rate' value shall be rewarded to the Customer, to the exclusion of all other rewards.
7. The interest earned will be credited to the Eligible Participant's CIMB Bank account within fourteen (14) banking days after each qualifying month, provided that Eligible Participant's account(s) MUST NOT be blocked and/or closed at the time of crediting.
8. The interest earned shall be credited only to the Eligible Participant's CIMB Bank subject account/s 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 or any other banks.

**OTHERS TERMS & CONDITIONS**

9. By participating in this Campaign, the Customer(s) and/or 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 processing and disclosing their personal data in accordance with the CIMB Bank 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 in relation to every aspect of this Campaign and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.

10. CIMB Bank reserves the right at its sole discretion to disqualify any Customer(s) and/or Eligible Participants that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.
11. CIMB Bank reserves the right at its sole discretion to disqualify any Customer(s) and/or Eligible Participants 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) and/or Eligible Participants. It is understood that notice shall be sufficiently given at the time when the same has been published at CIMB Bank website. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB Bank shall not entitle any of the Customer(s), Eligible Participant(s), or any other persons whatsoever to any claim or compensation against CIMB Bank for any losses or damages suffered or incurred 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 Customer(s) and/or Eligible Participant(s) hereby agree that the Bank shall not in any manner whatsoever be liable or held responsible to the Customer(s) and/or Eligible Participant(s) if the 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.
14. CIMB Bank shall not be liable to any Customer(s) 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) of the Short Message Service (“SMS”) and/or the Electronic Direct Mail (“EDM”) unless the same shall arise from and are caused directly by the Bank's gross negligence or willful default.
15. The 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 Customer(s) and/or Eligible Participant(s) in respect of the Amendment shall be via electronic communication display at CIMB Bank's official website where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Customer(s) and/or Eligible Participant(s) upon request; Eligible Participant(s) acknowledge and agree to access the 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.
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 16) 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 and/or regulatory authority over CIMB Bank in relation to or which are applicable to the Campaign or any matters herein.
19. 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 and/or regulatory authority over CIMB Bank in relation to or which are applicable to the Campaign or any matters herein.
20. For feedbacks and/or complaints related to this Campaign, the Customer(s) may contact the Bank's Customer Contact Center at #CIMB (#2462) or by sending an email to [hello@cimb.com](mailto:hello@cimb.com).