

(Read this Segment Disclosure Sheet before you decide to opt-in to CIMB Biz. Be sure to also read the general terms and conditions and our privacy notice).

1. What is CIMB Biz all about?

CIMB Biz of CIMB Bank Philippines Inc. ("CIMB Bank PH" or "Bank") is for self-employed Filipinos who will enjoy deposit features designed to simplify their income-earning transactions and enable financial growth. With higher deposit interest rates, higher free fund transfer transactions, and low-cost transactions, CIMB Biz Depositors can maximize their savings to scale their income.

2. How do I qualify for CIMB Biz? Can I apply directly to be part of CIMB Biz?

In addition to the eligibility criteria of CIMB Bank PH for deposit account opening, Depositors must meet other eligibility criteria set by the Bank to qualify as a CIMB Biz Depositor, such as, but not limited to **your declaration that you are a business owner and provision of required information with respect to your business**. For more details on the eligibility criteria for CIMB Biz, please read our CIMB Biz Terms and Conditions found in the link below.

If you are eligible, you may apply to be classified as a CIMB Biz Depositor via the CIMB PH mobile application. Upon approval by the Bank of your application, you will start to enjoy the benefits and privileges intended for a CIMB Biz Depositor.

3. As a CIMB Biz Depositor, what are my benefits and privileges?

CIMB Biz Depositor, you will enjoy more benefits and privileges compared to a non-CIMB Biz Depositor. Check out the list below:

	Non-CIMB Biz Depositor		CIMB Biz	
Base Interest Rate (Deposit Accounts)	Product	Interest Rate	Product	Interest Rate*
	UpSave	2.5% p.a.	UpSave	4.0% p.a.
	GSave	2.6% p.a.	GSave	4.0% p.a.
MaxSave Time Deposit (TD)	The guaranteed interest rate per term will be based on the prevailing published rates at the time of account opening.		Additional +.5% on top of the published interest rates applicable at the time of account opening. Note: The additional .5% is applied to the base published rate and not as an absolute rate increase.	
Number of transactions for free outgoing fund transfers	Channel	Transactions	Channel	Transactions***
	InstaPay	Up to five (5) transactions per day; capped at Php 50,000 per transaction	InstaPay	Up to ten (10) transactions per day; capped at Php 50,000 per transaction;

			PESONet	No limit on number of transactions; capped at Php 500,000 per day
	PesoNet	No limit on number of transactions; capped at Php 500,000 per day		

** UpSave/GSave Interest Rate will take effect on the first day of the month following your opt-in to CIMB Biz*

***MaxSave Interest Rate will take only effect on future time deposits (TD) opened. Interest rates on your existing TDs will remain the same.*

****Effectively immediately upon your opt-in to CIMB Biz.*

Apart from the above, there will be additional features which will take effect at a later date. You will be notified of new benefits and features as they are implemented.

To continue enjoying CIMB Biz benefits and privileges, you need to:

- Maintain a minimum monthly Average Daily Balance (ADB) of Php 5,000 in your accounts; and
- Perform at least one (1) cash-in transaction every three (3) months.

You will be ineligible to enjoy the CIMB Biz benefits and privileges should you fail to meet the above conditions.

Benefits and privileges under CIMB Biz may change subject to sole discretion of CIMB, but with prior notice pursuant to the Section on Communications under the General Deposit Terms and Conditions.

4. How can I ensure to maintain my CIMB Biz benefits and privileges? Will I be notified if I did not meet CIMB Biz Criteria?

To continue enjoying CIMB Biz benefits and privileges, you need to:

- Maintain a minimum total Average Daily Balance (ADB) of Php 5,000 every month in your accounts; and
- Perform at least one (1) cash-in transaction every three (3) months.

Your compliance with the eligibility criteria and status as a CIMB Biz Depositor is subject to periodic review and assessment by the Bank.

CIMB Bank PH reserves the right to discontinue, suspend, or terminate your status as a CIMB BIZ Depositor by giving you at least thirty (30) calendar days prior notice.

5. What happens if I am not able to maintain the eligibility criteria for CIMB Biz?

The Bank will notify you if you have failed to maintain the eligibility criteria of CIMB Biz, and you will have thirty (30) calendar days from such notification to comply. Failure to do so shall entitle the Bank to restrict, suspend, or terminate your status as a CIMB Biz Depositor.

6. I am no longer interested in being a part of CIMB Biz. Can I opt-out?

If you no longer wish to be part of CIMB Biz, you can opt-out from this segment by reaching out to us through the 24/7 [Help Center](#) found on the CIMB PH app. Open your CIMB Bank PH app and raise your concern by clicking the 'Need Help' button on the Help Center section.

Once opted out, existing savings product features will be reverted to a regular savings product. (Non-CIMB Biz)

7. Are there additional fees/ charges by becoming a part of CIMB Biz?

Currently, there are no additional fees for being part of CIMB Biz segment. However, the existing fees and charges associated with any of your accounts will still be in effect.

Existing fees and charges are listed below. For full details, kindly refer to www.cimbbank.com.ph.

Fees and Charges ¹		
No.	Fees and Charges	Fee Amount
1	Below Minimum Balance Fee	Waived
2	Account Closure Fee	Waived
3	Monthly Account Maintenance Fees	Waived
4	Monthly Maintenance Fee	Waived
5	Online or interbank transfer via InstaPay ² , and PESONet	Waived

Note: ¹All fees and charges are subject to change. You may refer to our latest fees and charges at www.cimbbank.com.ph.

² InstaPay fund transfer will be capped at ten (10) transfers per day with a maximum limit of PHP50,000 per transfer capped at Php 150,000 per day for as long as you are a CIMB Biz Depositor.

8. Will I still be eligible to join other segments of CIMB once I join CIMB Biz?

Once classified as a CIMB Biz Depositor, you will no longer be eligible under any other segments of the Bank.

9. Can I be opted out of CIMB Biz?

CIMB Bank PH reserves the right to revert your status to a non-CIMB Biz Depositor at any time in case you breach any of the CIMB Biz Terms and Conditions.

10. What are the CIMB Biz Terms and Conditions?

The CIMB Biz Terms and Conditions and Privacy Notice form integral parts of this Segment Disclosure Sheet. Please read these carefully prior to joining CIMB Biz.

Terms and Conditions can be found here:

www.cimb.com.ph/biztnc

Privacy Notice:

www.cimbbank.com.ph/en/privacy-notice.html

By opting in to be a CIMB Biz customer, you agree to the CIMB Biz Terms and Conditions and CIMB Bank PH's privacy policy as stated in its Privacy Notice.

11. Where can I get further information?

For complete details, please visit the [FAQ](#) and [Tutorials](#) page available on the Help Center section of CIMB PH app and on the CIMB Bank PH website.

You may also reach out to us through the 24/7 [Help Center](#) found on the CIMB PH app. Open your CIMB PH app and raise your concern by clicking the 'Need Help' button on the Help Center section. FAQ and Tutorials are also available on the Help Center section of the CIMB PH App.

12. Who should I contact to file a complaint?

- a. Speak with our Customer Service Officers available from 6 am to 10 pm from Monday to Sunday. Just dial #CIMB (#2462) on your phone! Local calls are toll-free for Globe, Smart, and PLDT subscribers nationwide. If you're currently not in the Philippines, please call +632 8924 2462.
- b. If you wish to get further guidance or clarification, you may also escalate your concerns to the Bangko Sentral ng Pilipinas at www.bsp.gov.ph.