

TERMS AND CONDITIONS

CIMB PRIME EXCLUSIVE PROMO CAMPAIGN

CIMB PRIME EXCLUSIVE PROMO CAMPAIGN & PERIOD

- CIMB Prime Exclusive Promo Campaign ("this Campaign") is intended to reward eligible and existing CIMB Bank Philippines ("CIMB Bank" or "Bank") customers in recognition of their loyalty and growth with the bank.
- The Campaign Period shall run from November 21 December 21, 2025 (the "Campaign Period").

ELIGIBILITY

- A CIMB Bank Customer will be considered eligible (the "Eligible Participant") for this Campaign if the Customer fulfills ALL the following conditions ("Qualifying Criteria(s)"):
 - (a) Must have at least one active and unblocked UpSave, GSave, LazSave, Fast Plus, or MaxSave account with CIMB
 - (b) Must receive from CIMB Bank PH the official invitation via Short Message Service ("SMS") and Electronic Direct Mail ("EDM") that contains the Campaign message. This Campaign shall be limited to Customers who have received the Campaign message and any person who did not receive said SMS and EDM are not eligible; and
 - (c) Must achieve and maintain a total average daily balance of at least One Hundred Thousand Pesos during the Campaign Period (PHP 100,000) (the "Minimum Total ADB Requirement") across all his/her eligible accounts (UpSave, GSave, LazSave, Fast Plus, and/or MaxSave) during the Campaign Period.

The Minimum Total ADB Requirement must be performed via Customer-initiated cash-in transactions via InstaPay, PESONet, DragonPay, GCash, remittance via RIA and Remitly, and/or over-the-counter bank transfers. Fund transfers within the CIMB Bank PH accounts of the Customer or among CIMB Bank PH bank accounts are not considered and shall not qualify under this Campaign.

To calculate the Minimum Total ADB Requirement for purposes of determination of eligibility under this Campaign, a Customer must add all the ADBs of his/her deposit accounts with CIMB Bank PH during the Campaign Period, including but not limited to UpSave, GSave, Fast Plus, LazSave, and time deposit accounts, and any other deposit products that may be introduced by CIMB during the Campaign Period.

Only successful Customer-initiated cash-in transactions within the Campaign Period 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

- 4. The Eligible Participant(s), upon meeting ALL the Qualifying Criteria(s) as stipulated in Clause 3 above during the Campaign Period shall be invited to be part of the CIMB Prime segment of the Bank and enjoy the benefits and privileges under the said segment (the "Reward"), provided that their CIMB PH account/s is/are active and unblocked during the Upgrade Period. For the avoidance of doubt, the Eligible Participant should comply with the terms and conditions of CIMB Prime to continue being part of the CIMB Prime segment after the Campaign Period.
- Eligible Participants will receive the Reward on top of other rewards under promos/campaigns that they qualify for.
- 6. For the avoidance of doubt, the Eligible Participant shall be entitled to the Reward on a customer-level. This Reward has no cash value and may not be converted, transferred, or applied to any other Customer, account, or third party, whether within CIMB Bank PH or with another bank. CIMB Bank reserves the right to reverse or withhold the Reward if the Eligible Participant is later found not to have met the qualifying criteria, or if there is any indication of fraud, error, or abuse. The Bank's decision on eligibility and Reward crediting shall be final and binding.

OTHER TERMS & CONDITIONS

- 7. 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.
- 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.
- 9. 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) 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. 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 whosoever 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.
- 10. 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.
- 11. 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.
- 12. 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 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.
- 13. 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.
- 14. These Terms and Conditions (as amended from time to time pursuant to Clause 12) 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.
- 15. 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.
- 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) 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)

Per DTI Fair Trade Permit No. FTEB-243177 Series of 2025