

**CIMB BANK DEPOSIT PROMO CAMPAIGN & PERIOD**

1. CIMB BANK SUPER THANK YOU BLOWOUT CAMPAIGN (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”) Customers in recognition of their loyalty to CIMB Bank PH.
2. This Campaign consists of two (2) Rewards. A CIMB Bank PH Customer can be eligible for and can earn up to 12% p.a. interest rate.
3. The Campaign Period runs from July 01 to 31, 2023 (“**the Campaign Period**”). The Qualifying month is July 2023 (“**the Qualifying Month**”).

**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 Reward:

FOR 6% P.A. INTEREST RATE – EXISTING ADB

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

FOR 12% P.A. INTEREST RATE – INCREMENTAL ADB GROWTH ONLY

- (a) This is applicable only to existing deposit customers of GSave and/or UpSave accounts as of May 31, 2023.
  - (b) Customer must have at least one active and unblock GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
  - (c) Customer must increase his/her Total ADB compared to the previous month’s Total ADB during the Campaign Period.
  - (d) ADB growth during the Campaign Period 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.
  - (e) Only successful customer-initiated cash-in transactions made during the Qualifying Month will be considered. Any delays in cash-in posting of funds shall not be counted, regardless of the cause of delay.
5. Customer can be eligible for and can earn up to 12% p.a. interest rate, inclusive of other promo rates and regular base rates.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

6. The Eligible Participant(s) may be entitled to the following interest rates, for the same month as eligibility (“**Reward(s)**”), if the Eligible Participant(s) meet ALL the Qualifying Criteria(s) in one or both Reward/s as stipulated in Clause 4 above:

FOR 6% P.A. INTEREST RATE – EXISTING ADB

Requirements	6% Reward
Must have at least one active and unblock GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.	Get 6% p.a. on the Total Average Daily Balance, up to the first Php200,000 only, inclusive of the regular base rates – 2.5% p.a. for UpSave and 2.6% p.a. for GSave account, respectively.

- (a) Eligible Participant(s) will earn 6% p.a. interest (inclusive of the regular base rate) applicable to their Total Average Daily Balance (ADB) up to the first PhP 200,000.00 only of his/her active UpSave and/or GSave account.
- (b) For Total ADB in excess of PHP200,000.00, the following base rates will be applied: 2.5% p.a. interest for UpSave or 2.6% p.a. interest for GSave.
- (c) For Customers who have multiple UpSave and GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the Qualifying Month’s Total ADB.
  - To calculate the ADB, Customers must sum all their balances at the end of each day within the 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 the 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.

FOR 12% P.A. INTEREST RATE – INCREMENTAL ADB GROWTH ONLY

Requirements	12% Reward
Must have at least one active and unblock GSave and/or UpSave account opened and maintained as of May 31, 2023 and has grown their Total ADB in July 2023 as compared to their June 2023 Total ADB.	Earn up to 12% p.a. interest rate on the incremental Total Average Daily Balance growth difference from June 2023 Total ADB compared to the July 2023 Total ADB.  The 12% p.a. interest rate is inclusive of regular base rates and other promo rate/s.  <b>No ADB growth cap.</b>

- (a) The 12% p.a. interest rate reward shall apply to the Total ADB growth difference between July 2023 and June 2023. The 12% p.a. interest rate is inclusive of the Bank’s other promo rates and regular base rates of 2.5% p.a. for UpSave or 2.6% p.a. for GSave account, such that the total reward given to Eligible Participant(s) for any incremental Total ADB growth will be equivalent to 12% p.a. only.
  - For Customers who have multiple UpSave and/or GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the Total ADB growth from June 2023 to July 2023 of all accounts (UpSave and/or GSave only).
7. The additional interest 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 the 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 are credited at the first day of each month.
8. The additional interest reward 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 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

9. 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 and the determination of the Customer(s) eligible to participate, shall be final, binding and conclusive.
  10. 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.
  11. The Bank reserves the right to substitute the Interest Rate 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 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.
  12. 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.
  13. 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.
  14. 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.
  15. 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.
  16. These Terms and Conditions (as amended from time to time pursuant to Clause 14) 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.
  17. 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.
  18. 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](http://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>)