

(Read this Product Disclosure Sheet before you decide to avail a Virtual Debit Card. Be sure to also read the general terms and conditions).

1. What is this product about?

Virtual Debit Card is a digital debit card of CIMB Bank Philippines Inc. ("CIMB Bank PH," "we," or "us") that allows you to make purchases online without the need for a physical card. It offers convenience, security, and flexibility for your online transactions. With virtual debit card, you can enjoy free and fast activation, with no renewal fees.

You can easily manage your card through CIMB Bank PH mobile application ("CIMB App"). With just a few clicks, you can access your card details, check your balance, and monitor your transactions. Stay in control of your finances and manage your card anytime, anywhere with ease.

Eligibility criteria to avail of the Virtual Debit Card:

- You must have an active deposit account with CIMB Bank PH
- You must have an access, or an account linked to CIMB Bank PH App

This is available for all our Deposit Products, namely, GSave, UpSave and Fast Plus Account.

2. What do I get from this product?

Virtual Debit Card for deposits offers a variety of benefits, including:

1. **Convenient online purchases:** you can easily make online purchases without the need for a physical debit card.
2. **Safe and secure:** offers a high level of security as they are not prone to physical theft or loss. Additionally, 3D Secure authentication provides an extra layer of security for online transactions.
3. **Link to any of your savings accounts:** you can link your Virtual Debit Card to any of your savings account with us (GSave, UpSave or Fast Plus Account), allowing you to manage your finances.
4. **Flexibility:** you can make purchases from any online merchants that accepts VISA.
5. **No renewal and annual fees:** you do not have to pay renewal or annual fees to maintain your Virtual Debit Card.
6. **Low replacement fee:** you can get a replacement card for a fee of Php 50.00
7. **Easy Card Management:** you have full access to your Virtual Debit Card in the CIMB App. You can do the following actions under Card tab:
 - a. Freeze / block your card
 - b. Unfreeze / unblock your card
 - c. Replace your card
 - d. Close your card
 - e. Choose desired card color
 - f. Link and delink to any of your desired savings account
 - g. Set up card limits to your desire

- h. View your complete card details
- 8. **Validity:** your Virtual Debit Card is valid for five (5) years from date of issuance.
- 9. **Card Limits:**
 - a. Daily Card Limit (by default) – PHP 75,000 (you can set up to PHP 150,000)

Source of funds for your Virtual Debit Card will come from the deposit account with us which is linked to your Virtual Debit Card. You can unlink your deposit account anytime in the CIMB App.

For added security, email notification alerts will be prompted to your email address registered with us whenever any transaction is made using your Virtual Debit Card. You will also receive an Authentication Code via SMS to authenticate your purchases made online. Installment payment plans are not allowed on the Virtual Debit Card.

Important notes:

- Virtual Debit Card is for online transactions only and cannot be used for physical/over-the-counter purchases from merchants that require a physical card. You will not be able access the ATM withdrawal features and Point-On-Sale (POS) transaction.
- As cardholder, you shall be responsible for keeping the Virtual Debit Card details secure to prevent unauthorized transactions.
- Virtual Debit Card is subject to the terms and conditions of CIMB Bank PH.

3. What fees and charges do I have to pay?

For the fees and charges on your (linked) deposit account, kindly refer to www.cimbbank.com.ph

Here are the fees and charges for the Virtual Debit Card:

Fees and Charges		
#	Fees and Charges	Fee
1	Card Activation	Waived (valid for your first card); succeeding card will be charged Php 50
2	Card Replacement Fee	Php 50.00
3	Annual Fee	Waived
4	Renewal Fee	Waived
5	Card Closure Fee	Waived

Merchants may have their own transaction fees or charges separate from the fees and charges of CIMB Bank PH. It is always important to review and understand the terms and conditions of any merchant or platform where you plan to use your Virtual Debit Card to ensure that you are aware of any fees and charges that may associated with their products and services.

Effective November 1, 2023, customer will be charged a 2% fee on all foreign currency VISA transactions.

Effective July 1, 2024, we will be charging a 3% fee on all foreign currency VISA transactions.

Notes: All fees and charges are subject to change. We recommend that you regularly check with CIMB Bank PH for any updates or changes. Please refer to our latest fees and charges at www.cimbbank.com.ph

4. What are the key terms and conditions?

Deposits are insured by PDIC up to P1,000,000 per depositor
 CIMB Bank Philippines Inc. is regulated by the Bangko Sentral ng Pilipinas
 Virtual Debit Card PDS 03.2025

The Terms and Conditions of the Virtual Debit Card and Privacy Notice form part of this Product Disclosure Sheet. Please read these carefully prior to availing of the Virtual Debit Card.

Term and Conditions can be found here:

https://www.cimbbank.com.ph/content/dam/cimbph/tnc/TC_Virtual%20Debit%20Card.pdf.pdf

Privacy Notice:

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

By signing up for the Virtual Debit Card, you agree to the said the Terms and Conditions and CIMB Bank PH's privacy policy as stated in its Privacy Notice.

5. What are the risks involved?

You may experience the typical risks associated with conducting a card transaction with any other banking institution. Please read through the CIMB Electronic Banking Consumer Awareness Program embedded in the Terms and Conditions on Deposit Account/Mobile App and Electronic Banking and the Virtual Debit Card.

You must notify us immediately after finding out that any codes, usernames and passwords, have been compromised, or if you suspect that an unauthorized transaction has been conducted on your Virtual Debit Card in order for us to block your account and your Virtual Debit Card or for us to take such other appropriate actions.

If you discover that your Virtual Card details such as card number, security code or PIN number is compromised, you must immediately lock your card and seek for a replacement card in the CIMB App.

If you seek for assistance due to any materialized risks, you may contact us via the CIMB App, or you can also refer to the contact details below.

6. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner. You can update your personal details via the CIMB App.

7. Where can I get further information?

Help Center:

Open your CIMB App and raise a Give Us Feedback form in the Help Center section of the CIMB App. FAQ and Tutorials are also available in the Help Center section of the CIMB App.

8. Who should I contact for further information or 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 +632 924 2462.

Help Center: Open your CIMB Bank PH app and raise a Give Us Feedback form in the Help Center section of the app. FAQ and Tutorials are also available in the Help Center section of the app.

- 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.

9. Other CIMB Bank products available via CIMB Bank PH app:

Physical debit card is also available for Fast Plus account holders in the CIMB App. Please refer to www.cimbbank.com.ph for the full list of features and benefits.