

CIMB PH SAVE FOR A RAINY DAY CAMPAIGN & PERIOD

1. The CIMB BANK 15% P.A. SAVE FOR A RAINY DAY PROMO (“**this Campaign**”) is intended to reward eligible new and existing CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”) Customers in recognition of their patronage and loyalty to CIMB Bank PH.
2. The Campaign Period runs from October 01 to 31, 2024 (“**the Campaign Period**”).
3. This Campaign consists of multiple Promo wherein a CIMB Bank PH Customer may earn up to 15% p.a. interest rate.

ELIGIBILITY

4. A CIMB Bank PH Customer will be considered eligible (the “**Eligible Participant**”) for any of the following Rewards under this Campaign if the Customer fulfills ALL the required criteria (“**Qualifying Criteria(s)**”) under each Promo:

EARN UP TO 3.5% P.A. INTEREST RATE AT NO ADB CAP

- (a) This is applicable to all new or existing Customers.
- (a) Customer must have at least one active and unblock GSave and/or UpSave account. Other deposit accounts are not eligible.

EARN +2% P.A. INTEREST RATE – GROW ADB BY PHP 5,000.00 MINIMUM

- (b) This is applicable only to existing Customers with open and unblocked GSave and/or UpSave account as of 31 August 2024 during the Campaign Period. Other deposit accounts are not eligible.
- (c) Customer must increase his/her Total Average Daily Balance (“ADB”) by at least Five Thousand Pesos (PhP 5,000.00) during the Campaign Period compared to the previous month’s Total ADB.
- (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 partner banks. Transfers within accounts of a Customer or within CIMB Bank PH bank accounts are not considered and shall not qualify for this Promo.
- (e) Only successful Customer-initiated cash-in transactions made during the Campaign Period will be considered. Any delays in cash-in posting of funds shall not be counted, regardless of the cause of delay.
- (f) The additional 2% p.a. interest rate reward will be applied to the first One Hundred Thousand Pesos (PhP 100,000.00) total ADB during Campaign Period with the eligible ADB growth only and inclusive of other promo/s.

EARN +2.5% P.A. INTEREST RATE – GROW ADB BY AT LEAST PHP 50,000

- (a) This is applicable only to existing Customers with open and unblocked GSave and/or UpSave account as of 31 August 2024 for the Qualifying Month. Other deposit accounts are not eligible.
- (b) Customer must increase his/her Total ADB by at least Fifty Thousand Pesos (PhP 50,000.00) during the Campaign Period compared to the previous month’s Total ADB.
- (c) 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 for this Promo.

- (d) Only successful Customer-initiated cash-in transactions made during the Campaign Period will be considered. Any delays in cash-in posting of funds shall not be counted, regardless of the cause of delay.
- (g) The additional 2.5% p.a. interest rate reward will be applied to the first One Hundred Thousand Pesos (PhP 100,000.00) total ADB during Campaign Period with the eligible ADB Growth only and inclusive of other promo/s.

EARN +3% P.A. INTEREST RATE – VIRTUAL DEBIT CARD TRANSACTION (PHP 5,000.00 MINIMUM)

- (a) This is applicable to all new and existing GSave and UpSave Customers.
- (b) Customer must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible.
- (c) Must have an active Virtual Debit Card and spend a total cumulative amount of at least Five Thousand Pesos (PhP 5,000.00) during the Campaign Period.
- (d) The additional 3% p.a. interest rate reward will be applied to the first One Hundred Thousand Pesos (PhP 100,000.00) total ADB during Campaign Period when the Virtual Debit Card Transaction(s) was made and inclusive of other promo/s.

EARN +4% P.A. INTEREST RATE – VIRTUAL DEBIT CARD TRANSACTION (PHP 50,000 MINIMUM)

- (a) This is applicable to all new and existing GSave and UpSave Customers.
- (b) Customer must have at least one active and unblocked GSave and/or UpSave account. Fast and Fast Plus accounts are not eligible. Other deposit accounts are not eligible.
- (c) Must have an active Virtual Debit Card and spend a total cumulative amount of at least Fifty Thousand Pesos (PhP50,000.00) during the Campaign Period.
- (e) The additional 4% p.a. interest rate reward will be applied to the first One Hundred Thousand Pesos (PhP 100,000.00) total ADB during the Campaign Period when the Virtual Debit Card Transaction(s) was made and inclusive of other promo/s.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

5. If the Eligible Participant(s) meets ALL the Qualifying Criteria in at least ONE or more of the Promos stipulated in Clause 4, the Eligible Participant(s) may be entitled to the corresponding interest rates as follows (“**Reward(s)**”):

Requirements	Reward(s)
Must have at least one active and unblocked GSave and/or UpSave account.	3.5% p.a. interest rate (inclusive of regular base rate of 2.5% p.a. interest for UpSave and 2.6% p.a. interest for GSave account). NO ADB CAP.
Grow Total ADB by a minimum amount of PhP 5,000.00, compared to the previous month’s Total ADB during the Campaign Period	Earn +2% p.a. interest rate applicable to the first PhP 100,000.00 total ADB during the Campaign Period with the eligible ADB Growth.
Grow Total ADB by a minimum amount of PhP 50,000.00 compared to the	Earn +2.5% p.a. interest rate applicable to first PhP 100,000.00 total ADB during the Campaign

previous month's Total ADB during the Campaign Period	Period with the eligible ADB Growth.
Total cumulative spend of PhP 5,000.00 minimum using the CIMB Virtual Debit Card during the Campaign Period	Earn +3% p.a. interest rate applicable to first PhP 100,000.00 total ADB during the Campaign Period with the eligible CIMB Virtual Debit Card transaction.
Total cumulative spend of PhP 50,000.00 minimum using the CIMB Virtual Debit Card during the Campaign Period.	Earn +4% p.a. interest rate applicable to first PhP 100,000.00 total ADB during the Campaign Period with the eligible CIMB Virtual Debit Card transaction.

6. All of the Rewards above are inclusive of other promo interest rate campaigns.
7. For Customers who have multiple UpSave and GSave accounts with CIMB Bank PH, the interest rate reward will be computed based on the Campaign Period's Total ADB.
 - To calculate the ADB, Customers must sum all their balances at the end of each day during the Campaign Period and divide by the total number of days in the Campaign Period.
 - 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 Campaign Period, 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 Campaign Period.
 - To calculate the Total ADB, Customers must add all the ADB of their UpSave and GSave accounts during the Campaign Period.
8. Valid Virtual Debit Card transactions must be performed during the Campaign Period. Only successful and completed transaction will be considered. Any failed, cancelled, or reversed transactions during Campaign Period, regardless of the cause of, failure, cancellation, or reversal, will not be considered.
9. All Virtual Debit Card Transactions linked to any of the Savings Account (GSave, UpSave and Fast Plus) will be considered.
10. Only CIMB Virtual Debit Card transactions are considered valid card transactions for this Campaign.
11. The additional interest Reward/s 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 each 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 of 2.5% p.a. interest for UpSave and 2.6% p.a. interest for GSave are credited on the first day of each month.
12. The additional interest Reward/s 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/s 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

13. 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.

14. 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.
15. The Bank reserves the right to substitute any of the Rewards 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 or any of its official social media channels. 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.
16. 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.
17. 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.
18. 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 or any of its official social media channels 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.
19. 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.
20. These Terms and Conditions (as amended from time to time pursuant to Clause 18) 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.

21. 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.
22. 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
 - 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-196729 Series of 2024

SAMPLE COMPUTATIONS

For sample calculations, kindly refer to CIMB Bank's website under 'Latest Promotion'