

GENERAL PROVISION ON THE CIMB GROW ACCOUNT**ACCOUNT OPENING**

1. The CIMB Grow Account, hereinafter referred to as "CIMB Grow," or the "Account" is a savings account powered by CIMB Bank Philippines Inc. ("CIMB" or "Bank" or "CIMB Bank PH") available in the GCash mobile application ("GCash App") and may be opened subject to the approval of CIMB, after taking into consideration the presentation of references acceptable to CIMB and after verification of applicant's identity and/or authority to open the account. By opening the CIMB Grow Account, the Depositor confirms to have opted in and acknowledges to have issued a valid and enforceable consent for his personal and sensitive personal information to be shared to and processed by CIMB. The CIMB Grow Account main features are also found in the Product Disclosure Sheet posted on CIMB's official website.
2. The Depositor warrants and represents that he is the sole and the Beneficial Owner of the Account. By 'Beneficial Owner,' the Depositor declares that he ultimately owns and controls the Account.
3. The Depositor warrants that he/she is not suffering from any legal disability upon opening of the Account.
4. The Depositor shall maintain the required Average Daily Balance (ADB) as the Depositor may be notified by CIMB from time to time. A service fee shall be charged if the account falls below the required ADB for two (2) consecutive months.

DOCUMENTATION

5. The Depositor agrees to provide CIMB with all the required documents for opening a CIMB Grow Account via the GCash App, as may be applicable.
6. The Depositor is authorizing CIMB to obtain and verify the information collected from the Depositor through government agencies or third parties including banks, financial institutions, and credit bureaus.
7. The Depositor allows CIMB to conduct background checks on the financial capability of the Depositor or for any other purposes CIMB may deem necessary.
8. The Depositor agrees and gives his express consent to CIMB to share his CIMB Grow Account balance and transaction history to, and be available and viewed at, the GCash App.

ELIGIBILITY

9. A natural person, Filipino citizen and not covered by FATCA, of legal age at the time of his/her application, owner of a valid government-issued ID, and a verified GCash user and/or a GSave accountholder, may be offered by the Bank with a CIMB Grow Account. The approval of the CIMB Grow Account application, however, is subject to the sole discretion of the Bank based on Bank policies and applicable laws.
10. Furthermore, the eligible GSave accountholder must complete the opt-in flow in their GCash App to be eligible to convert their GSave account into a CIMB Grow Account.
11. The Bank reserves the right to downgrade your CIMB Grow account back into a GSave account at any time in case there is any breach of the Account's terms and conditions, subject to provisions on Suspension or Closing of Accounts herein.

DEPOSITS

12. The Depositor(s) agrees that any deposits to be made to the CIMB Grow Account shall also be via the channels provided by the Bank, e.g. cash-in at CIMB's designated partners. If the deposit is made via cash-in through CIMB's designated partners, all deposits must be made by the Depositor by accurately providing the necessary information to CIMB and its designated partners, subject to compliance with the procedures for cash-in by CIMB's designated partners.
13. The initial deposits, minimum subsequent deposits, and maximum aggregate deposit limit shall be in such amounts as may be reasonably determined by CIMB. CIMB reserves the right to change or modify at any time the minimum initial deposit, subsequent deposits, maintaining balance, maximum aggregate deposit limit, interest rate, service charges, fees, penalties, other amounts, and terms pertaining to the CIMB Grow Account. The Depositor agrees to check announcements from time to time at www.cimb.com.ph for any changes or updates. In this regard, the Depositor agrees and acknowledges that his/her CIMB Grow Account has a validity period of twenty-four (24) months from account opening date, with maximum aggregate deposit limit of Php 50,000.00. Should the CIMB Grow Account reach the maximum aggregate deposit limit of Php 50,000.00 or the

twenty-fourth (24) month validity period, whichever comes first, the Depositor agrees to undergo the CIMB Know Your Customer (KYC) process on the CIMB Mobile App) and upgrade his CIMB Grow Account. In the event the Depositor fails to undergo the additional CIMB KYC process in the CIMB Mobile App, his/her CIMB Grow Account shall be put on "Blocked" status. CIMB Grow Accounts placed on "Blocked" status shall allow withdrawal transactions, but no further deposits shall be permitted. Expired or unverified Accounts will be exited. The Depositor with an active GSave account who already has undergone the KYC process prior to upgrading his/her GSave account into CIMB Grow Account understands and agrees that that the existing deposit limits and status of his/her GSave account shall apply to his/her CIMB Grow Account. CIMB may, at its reasonable discretion, refuse to accept deposits or at any time return all or part of a deposit together with the interest due.

14. The Depositor is obligated to reimburse CIMB any and all amounts credited by CIMB to his/her deposit accounts equivalent to the face value of the items, including bank charges and other expenses, if any, should any item be dishonored due to fraud, forgery, material alteration or for any other reasons whatsoever. In this connection, CIMB is hereby given full power and authority, at its sole option to debit said amount/s from any account of the Depositor with CIMB and/or set-off the same against any of the Depositor's funds/property in the actual/ constructive possession and/or control of CIMB. Furthermore, the Depositor hereby knowingly, unconditionally and irrevocably releases and discharges CIMB, its owners, directors, officers, employees, and representatives from any right, claim, cause of actions that the Depositor or any third party may now or in the future may claim against CIMB arising from or in connection with the transactions contemplated herewith.
15. The Depositor shall be deemed to warrant each time any deposit or withdrawal is made on the account that the Depositor has full and absolute title and right of disposition over all monies and funds in the Account.
16. CIMB reserves the right to debit back any item previously credited to the Account which turns out to be an improper or erroneous credit. In such event, CIMB will have the right to debit the existing balance if the Account and/or any other fund of the Depositor in the custody of the Bank for the exact amount in question.
17. As a condition for maintenance of the Account, the Depositor also agrees to the regular automatic transfer of his/her GCash wallet funds towards their CIMB Grow Account, subject to the maximum aggregate balance limit of his CIMB Grow Account.

LEGAL COMPENSATION CLAUSE

18. The Depositor shall be jointly and severally liable for the payment of any obligation of the Depositor to CIMB.
19. CIMB may at its own discretion apply all or any part of the Accounts to the payment in whole or in part of any obligation that may be due to CIMB from the Depositor, without need of notice or demand to the Depositor.

WITHDRAWALS

20. The Depositor agrees that any withdrawals to be made from the CIMB Grow Account shall be via the channels provided by the Bank, e.g., Automated Teller Machine (ATM) or Cash-Out at CIMB's designated partners or fund transfer to other banks or electronic money issuers ("fund transfer"). If the withdrawal is made via Cash-out through CIMB's designated partners or electronic fund transfer, all withdrawals must be made by the Depositor by accurately filling out the necessary information in the CIMB Mobile App, subject to compliance with the procedures for cash-out by the CIMB's designated partners.
21. CIMB Grow Accounts that are linked with the CIMB Mobile App can withdraw or cash out via the GCash App and the CIMB Mobile App.
22. The Depositor will not be permitted to withdraw from his/her Account any amount in excess of the outstanding available balance to his/her credit.

SERVICE AND OTHER BANK CHARGES

22. CIMB is authorized to collect from the Depositor all applicable service charges, penalty charge, and other fees that the Account may incur.
23. CIMB, without need of prior notice, is authorized to deduct all such charges and fees from the Account without incurring any liability therefor.
24. Service Charges, fees, and penalties include, but are not limited to, the following: fees for Accounts falling below the required maintaining balance, dormant Accounts, and other fees and charges that CIMB may impose from time to time.
25. An Account with zero balance due to deduction of fees and charges or other causes may be closed by the Bank.

26. It is the responsibility of the Depositor to ensure that there are sufficient funds available in his/her Account(s). Any charges or penalties as a result of unsuccessful transaction due to insufficiency of funds or dormancy of the Account will be charged against of the Depositor.
27. CIMB reserves the right to impose new service and maintenance charges and change existing charges within the limits allowed by law or pertinent regulations.

CHANGE OF PERSONAL INFORMATION OR CIRCUMSTANCES

28. CIMB should be properly notified in writing of any change in personal information and contact details, including any change in address (residence and/or office), civil status, employment information, contact numbers (landline, mobile number, and/or other contact numbers associated with the Depositor's call and messaging applications). CIMB, its owners, officers, employees, and representatives shall be held free from any harm for damages, claims and demands from the failure of the Depositor(s) to do so. All correspondence relative to the Account shall be sent to the Depositor's contact details indicated in and registered with CIMB's records. The Depositor's provision of incomplete, erroneous, or inaccurate information to the Bank and/or failure to provide timely updates to his/her personal information may give rise to the Bank's right to refuse to open an Account or to close an Account already opened. The Depositor understands and agrees that the Bank may refuse to process any transaction where the information provided necessary to process a transaction is incomplete or inaccurate.

ACCOUNT SECURITY

29. The Depositor accepts full responsibility for safeguarding the Depositor's own Account and be held liable for any transactions on the CIMB Mobile App.
30. In the instance that the security of the Account is compromised, the Depositor must report the incident to the Bank within 24 hours. The Bank shall have the right to deactivate the Depositor's Account upon receipt of the specified incident report or request.
31. The Depositor must submit a detailed written report of the incident and must present proof of Account security. The Bank shall decide on Account reactivation based on the validity of the incident report.

SUSPENSION OR CLOSING OF ACCOUNTS

32. The Depositor may close his/her Account at any time. The Depositor will pay a service charge in such amounts as may be reasonably imposed by CIMB if the Account is closed within thirty (30) days from the date the Account was opened.
33. CIMB may suspend/freeze or terminate the Account without any prior notice if the Depositor has breached these Terms and Conditions, or when CIMB has learned of the Depositor's death, bankruptcy, or if there are insufficient funds to cover payments and instructions, or if CIMB has deemed a reasonable ground to do so.
34. CIMB reserves the right to immediately suspend/freeze or close the Depositor's account at any time without prior notice in case of misrepresentation or falsity of information provided by the Depositor or if CIMB perceives, at any time and in its sole and reasonable discretion, that the Account may be or may have been used or is being used in connection with any fraudulent or illegal activities or transactions; or if CIMB perceives, at any time and in its sole and reasonable discretion, that it may be exposed to any financial, operational, legal, reputational or other risk in maintaining the Account, or if the Depositor fails to abide by any provision of the terms and conditions for deposit accounts.
35. CIMB reserves the right to suspend/freeze or close the Account if the Depositor has handled his/her Account in a manner not satisfactory to CIMB. In all instances of account closure, CIMB shall remit to the Depositor the balance of his/her Account, if any, net of all service charges, penalties, applicable fees, taxes including taxes imposed for closure of the Account, and all contingent or past due liabilities with the Bank, including any outstanding obligations with the Bank.
36. CIMB and its owners, officers, employees, and representatives shall be held free and harmless from any liabilities, claims and demands of whatever kind in connection with or arising from the suspension/freezing or closure of the Account(s).
37. CIMB may terminate the Depositor's Account at any time, upon giving written notice, except in instances provided herein and under applicable laws and regulations where no notice is required.

INTEREST CREDITS

38. Interest bearing Accounts shall earn interest at a rate determined by CIMB on a per annum basis and in accordance with pertinent laws, rules and regulations.
39. Interest shall be computed based on daily available balance and credited to the Account at the end of the month, less of applicable withholding tax. However, no interest shall be paid on dormant Accounts or those closed prior to crediting of interest at the end of any month.
40. Interest rates may change when conditions warrant.
41. Dormant Accounts shall not earn any interest. Interest accrual shall start only when the Account is reactivated.

DORMANCY AND UNCLAIMED BALANCES

42. CIMB Grow Accounts, which have no financial transaction for at least two (2) years (24 months) shall be classified DORMANT.
43. Depositor will be notified sixty (60) days prior to change of Account status from active to dormant. CIMB shall impose dormancy fee on a dormant deposit Account five (5) years after the last activity and when the account falls below the minimum monthly Average Daily Balance.
44. Dormancy fee shall be charged aside from the maintenance fee for falling below the required minimum monthly Average Daily Balance (ADB).
45. Pursuant to the provision of existing laws, all "unclaimed balances" which represent deposits of money and/or interest accrued thereon held by CIMB for any Depositor who has no further financial transactions for a period of ten (10) years or more shall be reported and, when so ordered, deposited by CIMB to the Treasury of the Philippines, to the credit of the Government of the Republic of the Philippines.

PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) RULES

46. Account/s shall be subject to applicable PDIC laws, rules and regulations including the insured value.
 - a. Deposits are insured by the PDIC up to a maximum amount of Five Hundred Thousand Pesos (P500,000.00) per depositor.
 - b. PDIC shall assume that the name(s) appearing on the deposit instrument is/are the actual/beneficial owner(s) of the deposit, except as provided herein.

DATA PRIVACY

47. The "CIMB Group" consists of CIMB Group Holdings Berhad and all its related companies, including CIMB Bank PH.
48. The Depositor hereby confirm that he has read, understood and agreed to be bound by the CIMB Privacy Notice (which is available at the CIMB website and CIMB App) and the clauses herein, as may relate to the processing of his personal information and sensitive personal information. For the avoidance of doubt, the Depositor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Agreement.
49. The Depositor further confirms that he has provided his unconditional consent for G-Xchange, Inc. (GXi) to share his personal and sensitive personal information to CIMB for the purpose of opening a CIMB Grow Account and accordingly, has allowed CIMB to verify said information and/or secure other information as may be required by CIMB. The Depositor likewise agreed, and hereby gives his/her unconditional consent, for CIMB to share any information pertinent to his Account to GXi via the GXi's GCash platform, including but not limited to account balance and transaction records.
50. The Depositor agrees and confirms that CIMB may further collect, hold, use, and share his/her personal or sensitive personal information pursuant to the Data Privacy Act of 2012 (Republic Act No. 10173) and its Implementing Rules and Regulations to individual entities within the CIMB Group, merchants and strategic partners for as long as his/her records and personal or sensitive personal information are required and/or allowed by law to be retained and processed, whether for his/her protection or for the protection and pursuit of the legitimate interests and/or business purposes of CIMB Group.
51. In the event the Depositor provides personal, sensitive personal and financial information relating to third parties, including information relating to his next of-kin and dependents (where you are an individual) for the purpose of opening or operating his account(s)/facility(ies) with CIMB or otherwise subscribing to CIMB's products and services, the Depositor (a) confirms that he/she has obtained their consent or are otherwise entitled to provide this information to CIMB and for CIMB to use it in accordance with this agreement; (b) agrees to ensure that the personal, sensitive personal and financial information of the said third parties is accurate; (c) agrees to update CIMB in writing in the event of any material change to the said personal, sensitive personal, sensitive personal and financial information; and (d) agrees to CIMB's right to terminate Depositor's Account should such consent be withdrawn by any of the said third parties.
52. The Depositor hereby gives consent to CIMB to effect any sort of cross-border transaction (including to make or receive payments), where applicable and allowed, the details relevant to the cross-border transaction (including

information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). The Depositor agrees to the above said disclosures on behalf of the Depositor and others involved in the said cross-border transaction.

53. Even after Depositor has provided CIMB with any information, the Depositor will have the option to withdraw the consent given earlier. In such instances, CIMB shall have the right to not provide or discontinue the provision of any product, service, Account(s) and/or facility(ies) that is/are linked with such information.
54. This clause shall be without prejudice to any other clause in these Terms and Conditions which provides for the disclosure of information.

ASSIGNMENT CLAUSE

55. CIMB reserves the right to assign this Account and/or transfer the rights, interests and/or benefits or obligations under this Account to any of its subsidiaries, affiliates or to any bank and/or financial institutions pursuant to any banking merger, amalgamation or reorganization involving CIMB.
56. The Depositor shall be bound to fulfill and perform his/her obligations to the transferee or assignee in accordance with these terms and conditions.
57. The liabilities and obligations created by these terms and conditions or any documents pertaining to the Account shall continue to be valid and binding for all purposes whatsoever notwithstanding any change by amalgamation, reconstruction, or otherwise, which may be made in the corporate structure of CIMB.

GOVERNING LAW AND VENUE

58. These terms and conditions shall be subject to, governed by and construed in accordance with laws of the Philippines and the prevailing laws or regulatory requirements or any other provisions or restrictions that may be imposed upon the Bank from time to time by the Bangko Sentral ng Pilipinas (BSP) or such other authority having jurisdiction over CIMB.
59. The parties hereto agree to submit to exclusive jurisdiction of the Courts of Taguig City, Philippines. The foregoing, however, shall not limit or be construed to limit the right of CIMB to commence proceedings against the Depositor in any other venue where assets of the Depositor may be found.
60. The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.

MISCELLANEOUS

61. Pursuant to the Implementing Rules and Regulation (IRR) of R.A. 9160 (Anti Money Laundering Act of 2001), as amended, the Depositor(s) grants irrevocable and unconditional authority to the CIMB to report to the AntiMoney Laundering Council (AMLC) covered and suspicious transactions involving the Depositor's Account. The Depositor(s) holds and sets free the CIMB, its Directors, Officers and Employees in the discharge of their duties in accordance with this law.
62. In compliance with the provisions of R.A 1405 (Law on Secrecy of Bank Deposits), CIMB shall not entertain inquiries or instructions over the telephone or by fax/telegram/cable message regarding any account nor through a representative unless authorized in writing by the Depositor(s)
63. CIMB shall not be held liable for any loss or damage that may be incurred by the Depositor(s) or third party due to or occasioned by imperfect computer programming procedures or by any defect in the material or workmanship of any computer equipment.
64. In case of extraordinary inflation or deflation of the currency stipulated herein, the provision of Article 1250 of the Civil Code shall not apply.
65. The Depositor agrees to be governed and bound by pertinent laws on the matter, such as but not limited to the rules of the Bank, the Bangko Sentral ng Pilipinas (BSP), the Bankers Association of the Philippines (BAP), the Bureau of Internal Revenue (BIR), as well as any subsequent amendments thereof and/or any new rules promulgated and applicable to the Account. CIMB reserves the right to delete, supplement or alter any of the herein terms and conditions.
66. Any change in these terms and conditions shall take effect on the effective date specified in the Bank's notice in accordance with applicable law or regulation through any of the means set forth under the Section on Communication hereof.
67. Should the Depositor disagree with the changes in these terms and conditions, he/she may terminate this deposit agreement without the applicable penalty; provided that there is no legal or contractual impediment in the closure of the Account.

PROVISIONS ON MOBILE APP AND ELECTRONIC BANKING

68. The Depositor acknowledges that his transactions with CIMB, save for ATM transactions, are initiated and processed through the GCash App and/or CIMB Mobile App (once CIMB Grow Account is linked to the CIMB App) (collectively or individually as the context provides, the "Mobile App"). As such, the Depositor agrees to be governed by the processes for initiating and concluding transactions through the Mobile App. By downloading and using the Mobile App, the Depositor warrants that (i) he/she is familiar with mobile and how transactions are processed therein; (ii) the transactions he/she initiated, processed and concluded using Mobile App shall be for lawful and legitimate purposes only; and that (iii) he/she shall not utilize the Mobile App for any unlawful purpose/s.
69. The Depositor(s) shall nominate a preferred Username, Password and MPIN upon enrollment to the Mobile App.
70. The Depositor shall not be allowed to use the Username, Password or MPIN in whole or in part for any purpose, whether legal or illegal, other than as specifically intended to carry out his/her banking transactions via the Mobile App.
71. The Depositor authorizes CIMB to invalidate the Depositor's Username, Password or MPIN without prior notice. CIMB shall not be held liable for any loss or damage for the invalidation of the depositor's Username, Password or MPIN.
72. The Depositor is allowed to change the Password or MPIN anytime. The Depositor shall be responsible for keeping the Username, Password/MPIN confidential. The Depositor shall ensure that he/she has exercised reasonable care as to prevent unauthorized access and or/use of the Username, Password or MPIN. This includes, but is not limited to, the following:
- Ensuring that the Depositor has not left the devices from which the depositor has logged-in unattended and ensure that the Depositor has logged-off the service after each session.
 - Ensuring that the Username, Password or MPIN is not shared with anyone, including any staff of the Bank.
 - Changing the Password and MPIN regularly, when prompted by CIMB or GCash, or when the Depositor deems necessary.
73. CIMB shall have the absolute right to add, suspend, limit, withdraw or cancel any transactions, services and products offered in the Mobile App.
74. The Depositor agrees to undertake all the Bank's prescribed security measures in protecting the Depositor's Username, Password and MPIN. CIMB, its owners, officers, employees, and representatives shall not be held liable against all claims, losses, damages or expenses including legal cost, that may arise from breach in confidentiality of the Depositor's Username, Password or MPIN.
75. CIMB shall ensure implementation of security measures to secure the Mobile App. However, CIMB shall not assume warranty on the confidentiality, secrecy and security of any information sent through any internet service provider, network system or other similar system.
76. The Depositor agrees that he/she shall nominate any of his/her Account as a nominated payment Account. CIMB, at its own option, may automatically enroll any other Accounts which may be linked with the Depositor's nominated payment Account without the need for any further authorization or consent of the Depositor.
77. The Depositor agrees that by enrolling in the Mobile App, other products under his/her name such as, but not limited to loans, may automatically be viewable. CIMB, however, reserves the right, at its discretion, to require any enrollment in select products, services and facilities as it may deem fit and appropriate.
78. Transactions carried out via the Mobile App shall be subject to applicable fees and charges at the time of the transaction. CIMB may from time to time, upon giving the Depositor the required notice, introduce or change fees and charges for the use of the Mobile App.
79. When CIMB introduces new services under the Mobile App, CIMB shall notify the Depositor of the new or revised terms and conditions within the period stipulated herein, as and when applicable.
80. The Depositor shall authorize CIMB to debit the Depositor's Account for the amount of CIMB's fees and charges payable on transactions made via the Mobile App.
81. In cases the funds are insufficient to cover the fees and charges, CIMB may (i) refuse to carry out a transaction without incurring any liability as a result of such refusal, (ii) overdraw the Account by debiting fees or charges, or (iii) debit any other Account the Depositor holds with CIMB.
82. By using the Username, Password and/or MPIN, the Depositor authorizes CIMB to carry out the transactions that the Depositor has initiated.
83. The Depositor agrees that the instructions which the Depositor has issued is at all times subject to limits and conditions set by CIMB, in compliance with local laws and regulations.
84. The Depositor assumes responsibility in checking the transaction record pertaining to any Mobile App transaction. Should the Depositor have any

- reason to believe that the records have not been accurately and completely captured by the Mobile App, the depositor should immediately notify CIMB through any of the channels indicated in the Customer Care Contact Details below.
85. CIMB reserves the right to refuse to carry out any of the Depositor's instructions that are not consistent with CIMB's rules and regulations.
 86. In case where the instructions of the Depositor require third-party approval, CIMB's obligation to perform such transaction shall be subject to the approval and consent of the third-party obtained by the Depositor.
 87. CIMB shall not be liable for any delay or shortcomings of the third-party whom the Depositor has account with when CIMB is executing the instruction sent to them by the Depositor.
 88. Any instruction transmitted after the relevant cut-off time shall be posted in the books and records of CIMB on the next business day following the date of the receipt of the instruction.
 89. CIMB shall not have any obligation to verify the authenticity of the instruction received from the Depositor through the Mobile App.
 90. The Depositor shall ensure that the information provided/supplied is accurate and updated. CIMB shall not be responsible and liable for any inaccurate or outdated information that may lead to failure of transactions.
 91. The Depositor is responsible for verifying and monitoring transaction history details and statements to ensure that there are no unauthorized transactions. Should there be any error in the transactions, the Depositor should promptly and immediately contact CIMB through any of the channels indicated in the Customer Care Contact Details below to report such error and provide relevant details.
 92. CIMB shall not be liable for any loss or damage of whatever nature (including without limitation, charges and or penalties which may be imposed by third parties) in connection with the implementation of transactions via the Mobile App. Such instances include:
 - a. Disruption, failure or delay in implementation transactions relating to and in connection with the Mobile App which are due to circumstances beyond the control of CIMB, including but not limited to fortuitous events such as but not limited to prolonged power outages, breakdown in computers and communication facilities, typhoons, floods, pandemics, endemics, public disturbances, acts of terrorism, calamities and other similar or related cases.
 - b. Loss or damage a Depositor may suffer arising out of any improper, fraudulent access or utilization of the Mobile App due to theft or unauthorized disclosure of Usernames, Passwords and MPINs or violation of other security measures with or without your participation.
 - c. Inaccurate, incomplete or delayed information which the depositor received due to disruption or failure of any communication facilities used for the Mobile App.
 - d. Such other circumstances or reasons which effectively prevent CIMB from implementing any action or transaction.
 93. CIMB does not warrant the availability of the Mobile App twenty-four (24) hours a day, seven (7) days a week. In cases of preventive maintenance testing, planned downtime, or any downtime of the CIMB App caused by fortuitous events, or analogous circumstances, CIMB shall notify the Depositors in advance of such unavailability, or if advance notification is not possible, at the earliest possible time.
 94. CIMB shall not be liable for any indirect, incidental or consequential loss, loss of profit or damage a Depositor may suffer or have suffered by reason of the Depositor's use or failure or inability to use the Mobile App.
 95. The Depositor agrees to hold CIMB, its stockholders, directors, officers, employees and representatives free and harmless, as well as indemnify them, from any and all liabilities, claims, damages, suits of whatever nature, arising out of or in connection with the implementation of the CIMB App, including any and all errors inadvertently committed, any computer related errors resulting to CIMB's failure to effect any instruction via CIMB App, except to the extent that such loss, liability, claim or damages directly and solely arises from CIMB's own gross negligence or willful misconduct as duly proven in a tribunal of competent jurisdiction.
 96. Transactions made outside the Philippines shall be subject to the applicable rules and regulations of the BSP and/or any fiscal or exchange control requirements operating in the country where the transaction is effected.
 97. The Depositor's CIMB App shall be effective upon Bank's confirmation of the activation of the Depositor's CIMB App and shall remain active until such time that the depositor notifies the Bank, in writing, or any instructions received from the Depositor through any of the available channels under the Customer Care Contact Details below.
 98. In case of any complaints and/or disputes arising from the CIMB App, Depositors may call CIMB through its Customer Care Contact Details found below.
99. Depositors are expected to comply with the following CIMB Electronic Banking Consumer Awareness Policies. The depositor shall be held responsible for the following:
 - a. Securing Username, Password and MPIN
 - i. Depositor shall not disclose his/her Username, Password and MPIN. ii. Depositor should not store Username, Password and MPIN on a mobile phone or any other device. iii. Depositor should regularly change the Password and MPIN and avoid simple or easy-to-guess passwords that contain personal data (i.e. birthday, name, etc.)
 - iv. Depositor should ensure compliance with the Bank's Privacy Notice and the Philippine Data Privacy Act of 2012. Ensure that personal information is private and undisclosed.
 - b. Awareness and supervision of transaction history
 - i. Depositor must always check their transaction history details and statements to ensure that there are no unauthorized transactions.
 - ii. Depositor should immediately notify CIMB for any discrepancies and unauthorized transactions.
 - c. App Use and Access
 - i. The Depositor should ensure that he/she has downloaded, registered, or accessed the correct mobile application before doing any online transactions.
 - ii. The Depositors should only use reputable online app stores to download the Mobile App. Depositors should take caution in not downloading or accessing fake mobile applications that are designed to deceive the general public. iii. When possible, Depositors should use data encryption software when sending sensitive customer information.
 - d. Log-off or Log-out
 - i. The Depositor should ensure that he/she is able to log-off from the Mobile App before leaving his/her mobile phone or device unattended, even if it is a for a short period of time.
 - ii. The Depositor should always clear the internet/memory cache and transaction history after logging out from the Mobile App to remove saved account information.
 - e. Reviewing the Privacy Notice
 - i. During onboarding, Depositors are asked to read the Privacy Notice found in the CIMB App and on the CIMB website and confirm their understanding prior to completion of the enrollment.
 - ii. Depositors must regularly read the Privacy Notice to keep themselves informed and updated on how CIMB will process, protect and share their personal data.
 - f. Other security measures
 - i. Depositor should refrain from sharing their Username, Password or MPIN to any person, thirdparty, or other entity regardless of the reason.
 - ii. Depositor should avoid using public internet connections or unsecured network when conducting banking transactions through the Mobile App. iii. Depositor must not disclose their personal information or their Username, Password or MPIN in any public forum or social media site. iii. Depositor must remain vigilant while using the Mobile App to avoid third-parties from grabbing their mobile phones. Depositors are encouraged to use security screens on their mobile phones to prevent third parties from viewing their details.
 100. **Lost or Stolen Mobile Phone Device**
 - a. In the event the Depositor's mobile phone device is lost or stolen, the Depositor agrees to immediately report through any of the channels indicated in the Customer Care Contact Details below.
 - b. The Depositor shall likewise immediately submit proof of loss (in a form acceptable to CIMB) via any of CIMB's Customer Contact channels. If the loss or theft of the mobile phone or device occurred on a Saturday, Sunday, legal holiday or on a day or at a date or time when CIMB is otherwise closed for business, the report must be made immediately within the next banking day. Prior to receipt by CIMB of Depositor's report of loss or theft, all transactions shall be deemed conclusively binding upon the Depositor and

CIMB will not be held liable for any loss or damage incurred by the Depositor.

- c. In case of a compromised Account, where CIMB receives information that the Depositor's account number, mobile number, email address and/or other Personal and Sensitive Information have been obtained by an unauthorized source/party, CIMB shall, without prejudice to such other actions that it may take, freeze or block the Account to prevent its unauthorized use, and CIMB will immediately notify Depositor of the situation.

COMMUNICATION

101. The Depositor hereby agrees that the Bank shall be entitled to adopt any one or more of the following manner or methods of communication concerning any changes in these Terms, including the effective date of any such change:

- a. By dispatching the same to the Depositor by courier or email. The communication made by the Bank in accordance with this clause shall be deemed to have been received by or communicated to the Depositor on the date of delivery; and/or
- b. By posting a notice on the Bank's premises stating such changes and its effective date of change. The communication made by the Bank in accordance with this clause be deemed to have been received by or communicated to the Depositor on the date of posting of the notice in the Bank's premises; and/or
- c. By way of a single publication (print or electronic) in one or more daily newspaper of the Bank's choice of such changes and its effective date of change. The communication made by the Bank in accordance with this clause shall be deemed to have been received by or communicated to the Bank on the date of first publication (print or electronic) in any daily newspaper of the Bank's choice; and/or
- d. By posting a notice of such changes and its effective date of change to the Depositor by way of an ordinary or registered post to the last known address of the Depositor in the Bank's records. The communication made by the Bank in accordance with this clause shall be deemed to have been received by or communicated to the Depositor ten (10) calendar days after the date of posting of the notice to the Depositor by ordinary or registered post; and/or
- e. By sending notice of such changes and its effective date of change by short message service ("SMS"), authorized messaging applications, or electronic mail to the Depositor. The communication made by the Bank in accordance with this clause shall be deemed to have been received by or communicated to the Depositor on the date the notice of such changes is sent by SMS, authorized messaging applications, or electronic mail; and/or
- f. By posting the notice of such changes and its effective date of change on the Bank's website, or its Mobile App, or its other official social media platforms. The communication made by the Bank in accordance with this clause shall be deemed to have been received by or communicated to the Depositor on the date the notice of such changes is posted on the Bank's website, its Mobile App, or its official social media platforms.

103. All notices or communication given by the Depositor to the Bank shall be deemed to have been received by the Bank at the time of actual receipt by the Bank.

- a. The Bank is irrevocably authorized (but not obliged) to contact and/or notify the Depositor by ordinary post, hand, courier service, facsimile, electronic mail, telephone, mobile phone, or any other means of communication as determined by the Bank whereby mail, fax, SMS, voice recording, text or other electronic messages or information are sent to the Depositor's address, e-mail address or mobile phone number or other contact number or particulars on record with the Bank which the Bank deems appropriate. Notification and/or information sent by post, hand, courier service, facsimile, electronic mail, telephone or any other means of communication as determined by the Bank including by mail, fax, SMS, voice recording, text or other electronic message or information may consist of such information as the Bank deems appropriate and may include (but not be limited to) programs and promotions and or other information of general interest and/or specific to the Depositor. Such service and/or delivery shall be deemed effective:
- b. At the time the notices are sent by facsimile, e-mail or other forms of instantaneous communication (including SMS and voice recording).
- c. The Depositor shall be fully responsible for the security and safekeeping of the information he/she receives and shall ensure that such notices sent by the Bank are not disclosed to or given access to any other parties ('disclosure to third parties').

- d. The Bank hereby disclaims all liability to the Depositor for any loss or damage (direct, indirect, special or consequential), loss of business or profits, embarrassments, losses or damages whatsoever arising from the disclosure to third parties or loss or damage of any nature suffered by the Depositor arising from or occasioned by any:

- i. Malfunction or defect in the transmission of information for whatever reason;
- ii. Inaccuracy, incompleteness, delay or non-delivery of any information transmitted or wrongful transmission of any information to any third party;
- iii. Wrongful, unauthorized or improper access to, use or interpretation of the information transmitted; and
- iv. Claim for libel or slander arising from the transmission of any information unless they arise from and are caused directly by CIMB's gross negligence or willful misconduct.

COMPLAINT

104. In the event of any complaint relating to these Terms and Conditions, and or making inquiry, the Depositor may contact CIMB using any of the following channels under the Customer Care Contact Details below.
105. The Depositor agrees to provide CIMB with the necessary information to be used for the investigation and resolution of the complaint and/or processing of any request.
106. CIMB shall acknowledge the receipt of the Depositor's complaint and/or request and notify him of the prescribed processing time to resolve the complaint and/or acting on the request, and if necessary and practicable, provide updates on a regular basis.

CUSTOMER CARE CONTACT DETAILS

For concerns, call CIMB Customer Care at #CIMB (#2462)

Phone: For PLDT, Smart, and Talk n Text subscribers, you may call #2462 (#CIMB) or (+632) 8924-2462 on your phone

For Globe and TM subscribers, you may call us on our landline: +63289242462. Telco charges apply.

Website Help and Support: cimbbank.com.ph/gethelp

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 is regulated by Bangko Sentral ng Pilipinas, <https://www.bsp.gov.ph>.