

**CAMPAIGN & PERIOD**

1. CIMB Exclusive Interest Rate Campaign (“**this Campaign**”) is intended to reward eligible and existing CIMB Bank Philippines (“**CIMB Bank**” or “**Bank**”) customers in recognition of their Inc. loyalty and growth with the bank.
2. The Campaign Period shall run from January 01 to 31, 2025 (“**the Campaign Period**”).

**ELIGIBILITY**

3. 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) The customer must have at least one active and unblocked GSave and/or UpSave account during the Campaign Period. Other deposit accounts are not eligible for this Campaign.
  - (b) The customer must receive the official invitation from CIMB Bank PH or GCash via Short Message Service (“SMS”) or Electronic Direct Mail (“EDM”) containing the campaign message.
  - (c) During the Campaign Period, the customer must maintain a total average daily balance (“Total ADB”) equal to or greater than their Total ADB for the previous month in their GSave and/or UpSave accounts.
  - (d) For customers with multiple GSave and UpSave accounts, the interest reward will be computed based on the Total ADB across all eligible accounts during the Campaign Period.
    - To calculate the Total ADB, the customer must sum all their balances at the end of each day during the Campaign Period and divide the sum by thirty-one (31), the total number of days of the Campaign Period.
    - To calculate the Total ADB, Customers must add all the ADB of their UpSave and GSave accounts.
  - (e) The special interest rate is inclusive of the base rates of 2.5% p.a. for UpSave and 2.6% p.a. for GSave, as well as any applicable promo rates.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

4. The Eligible Participant(s) shall be entitled to earn six percent (6%) per annum interest on his/her Total ADB (“**Reward(s)**”) upon meeting ALL the Qualifying Criteria(s) as stipulated in Clause 3 above during the Campaign Period. The Reward shall be inclusive of rewards from other promos and campaigns during the Campaign Period, if any.
5. The Reward will be credited to the Eligible Participant’s respective CIMB Bank UpSave or GSave account, as applicable, within fourteen (14) banking days after the Campaign Period, provided the Eligible Participant’s account/s remains active and unblocked at the time of crediting.
6. CIMB Bank reserves the right to cancel or withdraw the Reward if the transaction(s) is found to be invalid, canceled, refunded, declined, or voided by the customer or, even if the Reward has already been credited. If the customer’s account has insufficient funds, CIMB Bank reserves the right to debit the customer’s account once the balance becomes sufficient.
7. CIMB Bank reserves the right to withhold or withdraw the Reward if an Eligible Participant is found to have committed fraud and/or abused the system in relation to the campaign mechanics.

**OTHER TERMS & CONDITIONS**

8. 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.

9. 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.
10. 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 website. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB Bank 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 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.
11. By participating in this Campaign, the Eligible Participant(s) hereby agree that CIMB Bank 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.
12. CIMB Bank 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.
13. CIMB Bank 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’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’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.
14. 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.
15. These Terms and Conditions (as amended from time to time pursuant to Clause 13) 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.

16. 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 in relation to or which are applicable to the Campaign or any matters herein.
17. For any feedback and/or complaints regarding this Campaign, the Customer may contact CIMB Bank 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 is regulated by Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>)

Per DTI Fair Trade Permit No. FTEB-209736 Series of 2024P