

**Lazada Virtual Card Campaign**

1. **The Lazada Virtual Card Campaign** ("this Campaign") is intended to reward CIMB Bank Philippines Inc. ("CIMB Bank" or "the Bank") Customers for using their CIMB Virtual Debit Card and CIMB Virtual REVI Credit Card for purchases on Lazada during the Campaign Period.
2. This Campaign will run from **January 20, 2025 to March 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) Must have an active **CIMB Virtual Debit Card** or **CIMB Virtual REVI Credit Card** linked to any of their CIMB deposit or credit accounts.
  - (b) The Customer must use their **CIMB Virtual Debit Card** or **CIMB Virtual REVI Credit Card** for purchases on Lazada with a minimum cumulative spending amount of **Five Hundred (P500.00) per month** during the Campaign Period.
  - (c) Only purchases made on Lazada and paid using the **CIMB Virtual Debit Card** or **CIMB Virtual REVI Credit Card** will be considered.
  - (d) Valid transactions must be performed within the Campaign Period. Only successful and completed transactions will be considered. Any failed, cancelled, or reversed transactions, regardless of the cause of failure, cancellation, or reversal, will not qualify.

**CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT**

4. The Eligible Participant(s) shall be entitled to the following Reward(s) for the same month as eligibility, upon meeting ALL the Qualifying Criteria(s) as stipulated in Clause 3 above:

Criteria	Reward(s)
Spend a minimum cumulative amount of P500 per month on Lazada <u>using the CIMB Virtual Debit Card</u> during the Campaign Period.	<b>3% cashback</b> capped at <b>P300</b> per month.
Spend a minimum cumulative amount of P500 per month on Lazada <u>using the REVI Virtual Card</u> during the Campaign Period.	<b>5% cashback</b> capped at <b>P300</b> per month.

5. The Reward(s) is capped at a maximum of P300 per card type, per month, with a total possible cashback of P600 per month per Eligible Participant if both cards are used.
6. **The Cashback Reward will be credited** to the respective accounts as follows:
  - (a) For transactions using the **CIMB Virtual Debit Card**, the cashback will be credited to the CIMB Savings Account linked to the card.
  - (b) For transactions using the **CIMB Virtual REVI Credit Card**, the cashback will be credited to the CIMB REVI Credit Account.
7. **CIMB Bank reserves the right to withdraw the Reward** if any transaction is found to be invalid, fraudulent, cancelled, refunded, declined, or voided by the customer or merchant, even if the Reward has already been credited. If the customer's account has insufficient funds, CIMB Bank reserves the right to debit the cashback amount once the balance becomes sufficient.
8. **CIMB Bank reserves the right to withhold or withdraw the Reward** if an Eligible Participant is found to have committed fraud or abused this Campaign's mechanics.
9. The Reward earned will be credited within fourteen (14) business days after the Campaign Period, provided that the

Eligible Participant's account(s) MUST NOT be blocked, closed, or inactive at the time of crediting.

10. **The Reward will only be credited** to the CIMB Bank account linked to the qualifying card transaction(s). Requests to credit the cashback to other accounts, such as third-party accounts or other financial institutions, will not be entertained.

**OTHER TERMS & CONDITIONS**

11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.

17. 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.
18. These Terms and Conditions (as amended from time to time pursuant to Clause 16) 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.
19. 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.
20. 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 \(#CIMB\)](tel:2462) or [\(+632\) 8924-2462](tel:+63289242462) on your phone.
  - b. For Globe and TM subscribers, you may call us on our landline: [+632-8924-2462](tel:+63289242462). 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>)

Per DTI Fair Trade Permit No. FTEB- 210337 Series of 2024