

CIMB PH LAZSAVE CAMPAIGN & PERIOD

1. The CIMB BANK PH INTRODUCTORY RATE OF 5% PER ANNUM (“**this Campaign**”) is intended to reward new CIMB Bank Philippines (“**CIMB Bank PH**” or “**Bank**”) Customers in recognition of their patronage of the new savings product of CIMB Bank PH.
2. The Campaign Period shall run from September 19, 2024 – January 31, 2025 (“**the Campaign Period**”). Qualifying months are the months within the Campaign Period (each a “**Qualifying Month**”).

ELIGIBILITY

3. A CIMB Bank PH Customer will be considered eligible (the “**Eligible Participant**”) for this Campaign if the Customer fulfills ALL the required criteria (“**Qualifying Criteria(s)**”) as follows:
 - a) Must be a new LazSave Account holder who opens a LazSave Account during the Campaign Period.
 - b) The LazSave Account must remain active and unblocked during the Campaign Period.

CAMPAIGN REWARDS & CONDITIONS FOR PAYMENT

4. If the Eligible Participant(s) meets ALL the Qualifying Criteria stipulated under Clause 3, the Eligible Participant(s) may be entitled to the corresponding introductory rate (“**Reward**”) as follows:

Requirements	Reward
Must open and maintain an active and unblocked LazSave Account during the Campaign Period.	5% p.a. interest rate (inclusive of the regular base rate of 2.5%) on the LazSave Average Daily Balance (ADB)

5. The LazSave ADB is the total amount of daily balances divided by the number of days in the Qualifying Month. For newly opened LazSave Accounts, the ADB will be computed from the day the account was opened “account opening date” to the last day of each of the Qualifying Month
6. The Reward will be credited to the Eligible Participant’s LazSave Account, less 20% Withholding Tax every first of the month after each of the Qualifying Month, provided that the Eligible Participant’s LazSave Account MUST NOT be blocked and/or closed at the time of crediting.
7. The Reward shall be credited to the Eligible Participant’s LazSave Account only, regardless of any request from the Eligible Participant or any other person to credit the Reward 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

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 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 any of the Reward 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.

11. 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.
12. 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.
13. 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.
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 PH 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 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 - 202602 Series of 2024