



CTBC Bank's "Save Up and Earn More" Promo

Promo Mechanics:

1. The CTBC Bank's "Save Up and Earn More" Promo runs from October 20, 2022 to January 31, 2023.
2. The Promo is open to new and existing CTBC Bank individual deposit accountholders.
3. Qualified CTBC Bank deposit products are as follows:

INDIVIDUAL DEPOSIT ACCOUNTS	CURRENCY
Regular Savings Account	PHP / USD
Regular Checking Account	PHP

4. To be eligible for the incentive rate, the individual should meet the following conditions within the Promo period:
 - a) For New accountholder:
 - Open a qualified CTBC Bank deposit account/s;
 - Make additional deposit/s to any of his/her qualified deposit account/s and its total month-end Month-to-Date Average Daily Balance (MTD ADB) of all qualified deposit account/s must be at least PhP500,000.00 or US\$10,000.00.
 - b) For Existing accountholder:
 - Make additional deposit/s to any of his/her qualified deposit account/s; and
 - Total month-end Month-to-Date Average Daily Balance (MTD ADB) of all qualified deposit account/s must increase by at least PhP500,000.00 or US\$10,000.00 versus the September 2022 total month-end MTD ADB of his/her PHP or USD denominated qualified deposit account/s.
5. Once the accountholder has met the above conditions, he/she will earn a Top-up Incentive Rate (TIR) corresponding to the increase on the total MTD ADB of all his/her qualified deposit account/s, as shown in the table below:

TIR TABLE

Currency	Increase in Total Month-end MTD ADB of All Qualified Deposit Account/s	Top-up Incentive Rate (TIR)
PHP	500,000.00 to 1,999,999.99	0.350%
	2,000,000.00 to 4,999,999.99	0.900%
	5,000,000.00 to 10,000,000.00	1.200%
USD	10,000.00 to 49,999.99	0.250%
	50,000.00 to 99,999.99	0.750%
	100,000.00 to 160,000.00	0.900%

As reference, the MTD ADB per account will be computed by adding up the daily end-of-day balances for the month starting from Day 1 divided by the number of days of the same month:

MTD ADB = (Day 1 end-of-day balance + Day 2 end-of-day balance (up to Day 30/31 end of day balance)

30 or 31 days

6. In addition, the accountholder will receive cash incentive based on the computation of the total month-end MTD ADB increase and TIR.
7. The cash incentive will be credited to the accountholder's qualified account fifteen (15) banking days after the applicable month, and will be subject to applicable taxes.
8. This Promo offer cannot be availed of in conjunction with any other or ongoing CTBC Bank Philippines' Deposit Promos. Existing policies on AMLA/KYC and Account Opening shall be strictly observed. In case of dispute, CTBC Bank Philippines' decision, in agreement with DTI, shall be final.

DTI Fair Trade Permit No. FTEB-153836 Series of 2022