

CTBC Bank's "Holiday SurPRIZES" Promo

Promo Mechanics:

1. The CTBC Bank's "Holiday SurPRIZES" Promo runs from October 10, 2022 to January 6, 2023 and is open to the following personal loan applicants considered as new-to-bank¹ or re-availleurs²:

| SALARIED INDIVIDUALS | SELF-EMPLOYED INDIVIDUALS |
|---|--|
| <ul style="list-style-type: none"> • Must be between 23 and 65³ years old upon loan maturity • With a minimum gross monthly income of PhP15,000.00 for Bankers and PhP20,000.00 for non-Bankers; must be working within the Bank's serviceable area • Must have at least six (6) months work tenure with current employer or a total of two (2) years working experience, including work on a regular/permanent status • With office and home landlines and/or mobile number • A Filipino citizen | <ul style="list-style-type: none"> • Must be between 25 and 65³ years old upon loan maturity • With a minimum gross monthly income of PhP20,000.00 and working within the Bank's serviceable area • Must have a business registered in existence of operation for at least three (3) years for Service Industries or five (5) years for Trading and other industries • With office and home landlines and/or mobile number • A credit cardholder • A Filipino citizen |
| EMPLOYED DOCTORS | SELF-EMPLOYED OR CONSULTANT DOCTORS |
| <ul style="list-style-type: none"> • Must be between 25 and 65³ years old upon loan maturity • With a minimum gross monthly income of PhP25,000.00 and working within the Bank's serviceable area • Employed with the current employer for at least two (2) years on a regular/permanent status • Must have a hospital landline and residence landlines or mobile number • A Filipino citizen | <ul style="list-style-type: none"> • Must be between 25 and 65³ years old upon loan maturity • With a minimum gross monthly income of PhP25,000.00 and working within the Bank's serviceable area • Must be a registered doctor/dentist for at least three (3) years based on Professional Regulatory Commission (PRC) ID • Must have a clinic and residence landlines or mobile number <i>(for clinic-based doctors/dentists)</i> • Must have a residence landline and mobile number <i>(for consultants)</i> • A Filipino citizen |
| SALARIED INDIVIDUALS IN CALL CENTER INDUSTRY | |
| <ul style="list-style-type: none"> • Must be between 23 and 65³ years old upon loan maturity • With a minimum gross monthly income of PhP25,000.00 and working within the Bank's serviceable area • Must have at least one (1) year work tenure with current company or a total of two (2) years employed in the call center industry • Must have an office and home landlines and/or mobile number • A Filipino citizen | |

2. The qualified loan applicant must be able to meet ALL the following criteria:

- Loan amount should be at least PhP50,000⁴;
- With a loan term of either 24 or 36 months only;
- Approved loan amount must be booked and availed within the same month the loan was approved; and
- Availed loan amount must not be pre-terminated within the Promo period.

3. Upon meeting all the required criteria, qualified borrowers will earn an electronic raffle entry/ies corresponding to the booked and availed loan amount, as follows:

| BOOKED AND AVAILED LOAN AMOUNT | NO. OF ELECTRONIC RAFFLE ENTRY/IES |
|--------------------------------|------------------------------------|
| PhP50,000.00 | One (1) electronic raffle entry |
| PhP50,001 to PhP300,000 | Two (2) electronic raffle entries |
| PhP300,001 to PhP500,000 | Five (5) electronic raffle entries |
| PhP500,001 and up | Ten (10) electronic raffle entries |

4. Qualified borrowers will have a chance to win one of the prizes stated below. The winners will be drawn from the list of accounts that availed their personal loan during the specific loan approval dates stated in item no. 5.

| BOOKED AND AVAILED LOAN AMOUNT | PRIZES |
|--------------------------------|---|
| Php50,000.00 to Php300,000 | <ul style="list-style-type: none"> • Sodexo GC worth Php1,000 • Anker 10000mAH Powerbank • Xiaomi Smartwatch Band 7 |
| Php300,001 and up | <ul style="list-style-type: none"> • Samsung Galaxy Smartphone (128GB) • Apple 5th Gen iPad Air with WiFi (64GB) • Asus Intel Core i5 laptop • 50" LG Smart TV (4K Ultra HD) |

5. The electronic raffle draw will be held at the 17th Floor of CTBC Bank's Head Office building in Bonifacio Global City at 3:00 PM on the following dates:

| MONTH | e-RAFFLE DRAW DATE | APPROVED AND BOOKED LOAN DATE | DEADLINE OF LOAN AVAILMENT DATE | NO. OF WINNERS | PRIZES |
|-----------------|--------------------|---|---------------------------------|--|--|
| 1 st | Nov. 24, 2022 | Oct. 10 to Nov. 10, 2022 at 11:59 PM | Nov. 10, 2022 | 4 winners (minor prize) 3 winners (major prize) | Minor Prizes: <ul style="list-style-type: none"> • One (1) Sodexo GC worth Php1,000 • One (1) Anker Power Core 10000mAh Powerbank • Two (2) Xiaomi Smartwatch Band 7 Major Prizes: <ul style="list-style-type: none"> • One (1) Apple 5th Gen iPad Air with WiFi (64GB) • One (1) Asus Intel Core i5 laptop • One (1) 50" LG Smart TV (4K Ultra HD) |
| 2 nd | Dec. 26, 2022 | Nov. 11 to Dec. 12, 2022 at 11:59 PM | Dec. 12, 2022 | 2 winners (minor prize) 5 winners (major prize) | Minor Prizes: <ul style="list-style-type: none"> • One (1) Anker Power Core 10000mAh • One (1) Xiaomi Smartwatch Band 7 Major Prizes: <ul style="list-style-type: none"> • Two (2) Samsung Galaxy Smartphone (128GB) • One (1) Apple 5th Gen iPad Air with WiFi (64GB) • One (1) Asus Intel Core i5 laptop • One (1) 50" LG Smart TV (4K Ultra HD) |
| 3 rd | Jan. 20, 2023 | Dec. 13, 2022 to Jan. 6, 2023 At 11:59 PM | Jan. 6, 2023 | 4 winners (minor prize) 2 winners (major prize) | Minor Prizes: <ul style="list-style-type: none"> • One (1) Sodexo GC worth Php1,000 • One (1) Anker Power Core 10000mAh Powerbank • Two (2) Xiaomi Smartwatch Band 7 Major Prizes: <ul style="list-style-type: none"> • One (1) Samsung Galaxy Smartphone (128GB) |

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|--|--|--|--|--|--|
| | | | | | <ul style="list-style-type: none"> • One (1) Apple 5th Gen iPad Air with WiFi (64GB) |
|--|--|--|--|--|--|

The said draws will be facilitated by the Product Manager for Unsecured Personal Loans and Consumer Finance Sales Segment Head, with full virtual supervision of a representative from the Department of Trade and Industry (DTI), and with the presence of representative/s from CTBC Bank's Internal Audit Department.

6. The winners will be notified via phone call, SMS, email, and registered mail.
7. Winners must present the original copy of the registered mail together with one (1) government/company issued ID. If the winner prefers to send his/her representative to claim the prize, the latter must present a signed authorization letter, original copy of the registered mail, photocopy of the winner's government-issued ID, and the authorized representative's government/company-issued ID.
8. The prize can only be claimed by the winner or his/her authorized representative within sixty (60) calendar days upon receipt of the notification Mondays to Fridays (except holidays), 9:00 AM to 4:00 PM at the following offices indicated below. Unclaimed prize/s will be forfeited in favor of CTBC Bank with prior approval of DTI:
 - **Metro Manila and other parts of Luzon-based winners:** CTBC Bank Bonifacio Global City, G/F, Fort Legend Towers, 31st St. cor. 3rd Ave., Bonifacio Global City, Taguig City
 - **Cebu-based winners:** CTBC Bank Cebu - Magallanes Branch, G/F, Tokyu Building, 79 Magallanes St., Cebu City
 - **Iloilo-based winners:** CTBC Bank - Iloilo Branch, G/F, Insular Life Bldg., Gen. Luna St., Iloilo City
 - **Davao-based winners:** CTBC Bank - Davao Branch, G/F, Brightstone Bldg., Monteverde Ave. cor. Gempesaw St., Davao City
 - **Cagayan De Oro-based winners:** CTBC Bank - Cagayan De Oro Branch, Units 4 & 5, G/F, Gateway Tower I, Limketkai Center, Cagayan De Oro City
9. The raffle prize will be released to the winner or his/her authorized representative and will be required to sign a Release, Waiver, and Quitclaim Form confirming the release of the raffle prize.
10. Winner may only win once during the entire Promo period. The Bank will shoulder the 20% tax of the prize exceeding PHP10,000.
11. All raffle prizes are transferable, but not convertible to cash.
12. By joining this Promo, the winner allows the Bank to use his/her name and/or photo for advertising and publicity purposes. Winners will be announced via appropriate channels of the Bank.
13. This Promo does not apply to loan applications under the Bank's Salary-Deduction Program, Group Sales Program, with rate reduction arrangement, restructured accounts⁵, and any other ongoing/existing marketing programs to include, but is not limited to, other promos and test programs of Personal Loan.
14. Employees of the Bank and their relatives up to 2nd degree of consanguinity or affinity are disqualified from joining the Promo.
15. In case of dispute, the Bank's decision, in agreement with DTI, shall be final.

¹New-to-bank applicant - First-time Personal Loan Borrower of the Bank or has no outstanding personal loan account with the Bank

²Re-availer applicant - an existing Personal Loan borrower whose loan is booked for at least a prescribed period, has paid off his/her existing loan, and is applying for a new loan.

³If verified retirement age of company is 60 years old, borrowers more than 60 years old (but not more than 65 years old) upon loan maturity must submit a Credit Life Insurance.

⁴Pertains to Gross Loan Amount and is subject to CTBC Bank's Credit Policies and Assessment

⁵Refers to accounts requested by clients for restructuring or modification due to financial condition.