



“Ez Start+Cash” Promo

Promo Mechanics:

1. The CTBC Bank’s “Ez Start+Cash” Promo runs from January 13 to April 30, 2025.
2. Individual accountholders may qualify to receive a cash reward of ₱300 if they meet the following conditions:
 - a. must be a Filipino citizen who do not have an existing CTBC Bank Peso Savings Account (SA) and/or any type of Peso Checking Account (CA) or have closed his/her/their CTBC Bank CA/SA for the past twelve (12) months;
 - b. must apply for a Peso Savings Account (ATM or passbook-based) or Cash Card via the CTBC Bank’s Online Account Application through the Bank’s corporate website: <https://www.ctbcbank.com.ph> and click the “Ez Start Online Account Application” link found in the homepage;
 - c. the account must be successfully opened at a CTBC Bank branch within the Promo period;
 - d. must place an initial deposit of at least ₱30,000; and
 - e. must maintain the required Average Daily Balance (ADB) for the specified holdout period from the date the account was opened.
3. Furthermore, qualified clients will receive an additional ₱300 for every ₱30,000 deposit made to their account through the branch or fund transfer. The additional transferred deposit/s should come from non-CTBC Bank account/s and should also meet the required ADB for the specified holdout period. A client may receive a maximum of ₱900 cash reward within the Promo period. To illustrate:

Date of Deposit: January 13, 2025				
Initial Cash Deposit (₱)	Additional Deposit (₱)	Required Minimum ADB (₱)	Cash Reward (₱)	Holdout Period
Scenario 1				
30,000.00 – 59,999.99		30,000.00	300.00	3 months from account opening date
	30,000.00 – 59,999.99	30,000.00	300.00	3 months from 2 nd deposit date
	30,000.00 – 59,999.99	30,000.00	300.00	3 months from 3 rd deposit date
Scenario 2				
60,000.00 – 89,999.99		60,000.00	600.00	6 months from account opening date
	30,000.00 – 59,999.99	30,000.00	300.00	3 months from 2 nd deposit date
Scenario 3				
90,000.00 and above		90,000.00	900.00	9 months from account opening date

4. Fund transfers from other CTBC Bank account or investment in the same name (whether single or joint account) maintained in any CTBC Bank branch during the Promo period will not be allowed.
5. Prior to redeeming the cash reward/s, the client must submit the filled-out and signed CTBC Bank's Redemption Form to his/her branch of account on the day the deposit was made.
6. If the client sends his/her authorized representative to make the initial and/or additional deposit to the branch on his/her behalf, the Redemption Form must be filled-out and signed by the authorized representative on the day the deposit was made.
7. The cash reward/s will be credited to the client's qualified account every 10th day of the succeeding month upon the submission and branch's validation of the submitted Redemption Form. If the crediting day falls on a holiday or weekend, crediting will be made on the next banking day. To illustrate:

Account Opening / Additional Deposit Date	Crediting of Cash Reward
January 13-31, 2025	February 10, 2025
February 1-28, 2025	March 10, 2025
March 1-31, 2025	April 10, 2025
April 1-30, 2025	May 9, 2025

8. If the client fails to maintain the required ADB within the holdout period, the Bank will immediately debit the total actual value of the cash reward/s redeemed by the client from his/her qualified account.
9. The Bank will strictly observe the "Terms and Conditions Governing Deposit Accounts and Use of ATM Facility" as confirmed by the depositor during account opening.
10. Employees of CTBC Bank Philippines and their relatives up to 2nd degree of consanguinity or affinity are disqualified from joining the Promo.
11. This Promo cannot be availed with other existing CTBC Bank Philippines' Deposit or Cash Card Promos. In case of dispute, CTBC Bank Philippines' decision, in agreement with DTI, shall be final.
12. Should there be any queries or concerns, please contact your branch of account or our Customer Care Unit at 8840-1234 (Metro Manila); 1-800-10-8401234 (Toll-Free from other provinces through PLDT); customercare@ctbcbank.com.ph.

DTI Fair Trade Permit No. FTEB-211041 Series of 2025