



“Save, Refer & Earn” Promo

Promo Mechanics:

1. The CTBC Bank's "Save, Refer & Earn" Promo runs from September 1 to November 29, 2024 and is open to existing CTBC Bank clients (Individuals, Joint, and Corporates) who have any of the following accounts with the Bank:
 - a. Peso or Dollar Savings account
 - b. Peso or Dollar Time Deposit account
 - c. Peso Checking account

2. To qualify for the Promo, the client (or “Referrer”) must fill out an Enrollment and Referral Form (ERF) for each of his/her potential depositor (or “Referee”) who will open a CTBC Bank Peso or Dollar Savings or Checking account (except Ultimate Earner Checking account) within the Promo period.

3. For the referral to be considered eligible and successful, the Referee must meet the following conditions:
 - a. must be new-to-bank*;
 - b. must open a CTBC Bank Peso or Dollar Savings account or Peso Checking account (except Ultimate Earner Checking account) within the Promo period;
 - c. must deposit fresh funds**; and
 - d. must maintain a total Month-to-Date Average Daily Balance (MTD ADB) of at least PhP100,000.00 or USD2,000.00 for three (3) or six (6) consecutive months from the account opening month.

4. For each successful referral, both the Referrer and the Referee will receive cash credits based on the total amount of incremental MTD ADB of the Referee during the Promo period, as shown below:

Peso Savings/Checking Account (for Individual/Joint accounts)

MTD ADB Tier (PhP)	Cash Credit (PhP)			
	3 months		6 months	
	For Referrer	For Referee	For Referrer	For Referee
100,000.00 - 499,999.99	281.25	93.75	562.50	187.50
500,000.00 - 999,999.99	1,406.25	468.75	2,812.50	937.50
1,000,000.00 - 2,999,999.99	2,812.50	937.50	5,625.00	1,875.00
3,000,000.00 - 4,999,999.99	8,437.50	2,812.50	16,875.00	5,625.00
5,000,000.00 - 9,999,999.99	14,062.50	4,687.50	28,125.00	9,375.00
10,000,000.00 - 19,999,999.99	28,125.00	9,375.00	56,250.00	18,750.00
20,000,000.00 - 29,999,999.99	56,250.00	18,750.00	112,500.00	37,500.00
30,000,000.00 - 39,999,999.99	84,375.00	28,125.00	168,750.00	56,250.00
40,000,000.00 - 49,999,999.99	112,500.00	37,500.00	225,000.00	75,000.00
50 Million and up	140,625.00	46,875.00	281,250.00	93,750.00

Peso Savings/Checking Account (for Corporate accounts)

MTD ADB Tier (PhP)	Cash Credit (PhP)			
	3 months		6 months	
	For Referrer	For Referee	For Referrer	For Referee
100,000.00 - 499,999.99	93.75	31.25	187.50	62.50
500,000.00 - 999,999.99	225.00	75.00	450.00	150.00
1,000,000.00 - 2,999,999.99	271.88	90.63	543.75	181.25
3,000,000.00 - 4,999,999.99	956.25	318.75	1,912.50	637.50
5,000,000.00 - 9,999,999.99	1,828.13	609.38	3,656.25	1,218.75
10,000,000.00 - 19,999,999.99	4,125.00	1,375.00	8,250.00	2,750.00
20,000,000.00 - 29,999,999.99	9,187.50	3,062.50	18,375.00	6,125.00
30,000,000.00 - 39,999,999.99	15,187.50	5,062.50	30,375.00	10,125.00
40,000,000.00 - 49,999,999.99	22,125.00	7,375.00	44,250.00	14,750.00
50 Million and up	30,000.00	10,000.00	60,000.00	20,000.00

Dollar Savings Account (for Individual, Joint and Corporate accounts)

MTD ADB Tier (USD)	Cash Credit (USD)			
	3 months		6 months	
	For Referrer	For Referee	For Referrer	For Referee
2,000.00 - 9,999.99	1.22	0.41	2.44	0.81
10,000.00 - 19,999.99	6.56	2.19	13.13	4.38
20,000.00 - 29,999.99	14.06	4.69	28.13	9.38
30,000.00 - 39,999.99	22.50	7.50	45.00	15.00
40,000.00 - 49,999.99	31.88	10.63	63.75	21.25
50,000.00 and up	42.19	14.06	84.38	28.13

Note: For Dollar Savings account, the cash credit amount shall be converted to Philippine Peso using the prevailing rate during the cut-off date of the crediting of the cash credits.

5. The total MTD ADB of all qualified deposit account/s shall be considered in the computation. As reference, the MTD ADB per qualified 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:

$$\text{MTD ADB} = \frac{(\text{Day 1 end-of-day balance} + \text{Day 2 end-of-day balance (up to Day 30/31}^{***} \text{ end of day balance)})}{30 \text{ or } 31^{***} \text{ days}}$$

***Number of days in a month

6. The Referrer must submit an Enrollment and Referral Form (ERF) per referral at his/her branch of account or through email prior to the Referee's opening of a qualified account with the Bank. For Joint accounts, the Accountholder who was able to submit the form first shall be considered. Submission of the form after the Referee's account opening date shall not be honored.
7. In the event where more than one (1) qualified Referrer has referred the same Referee who opened an account, the Referrer who submitted the ERF first based on the time stamp shall be honored.
8. Furthermore, the Referrer will have the chance to earn bonus cash credits if he/she will be able to meet the following conditions:

- a. must deposit fresh funds** to any of his/her qualified deposit account/s within the Promo period;
- b. total Month-to-Date Average Daily Balance (MTD ADB) of all his/her qualified deposit account/s must increase by at least PhP100,000 or USD2,000 for three (3) or six (6) consecutive months versus the past nine (9) month's Average Daily Balance (ADB) of his/her PhP or USD denominated qualified deposit account/s. To illustrate:

Accountholder	Account Opening Period	Baseline ADB	MTD ADB Qualifying Period
Existing	Accounts opened before the Promo period	Past nine (9) month's Average Daily Balance (ADB) Example: Enrollment Date: September 15, 2024 9 months ADB: December 2023 to August 2024	If 3 months: September to November 2024 If 6 months: September 2024 – February 2025

9. In case the Referrer still doesn't have a referral in mind, he/she may still earn cash credits if he/she is able to meet the conditions, as stated in item #8. The Referrer is also required to submit the ERF at his/her branch of account or via email.
10. The cash credit amount for the duration of the Promo will depend on the total amount of incremental MTD ADB maintained by the Referrer, as shown below:

Peso Savings/Checking Account (for Individual/Joint accounts)

MTD ADB Tier (PhP)	Cash Credit (PhP)	
	3 months	6 months
100,000.00 - 499,999.99	375.00	750.00
500,000.00 - 999,999.99	1,875.00	3,750.00
1,000,000.00 - 2,999,999.99	3,750.00	7,500.00
3,000,000.00 - 4,999,999.99	11,250.00	22,500.00
5,000,000.00 - 9,999,999.99	18,750.00	37,500.00
10,000,000.00 - 19,999,999.99	37,500.00	75,000.00
20,000,000.00 - 29,999,999.99	75,000.00	150,000.00
30,000,000.00 - 39,999,999.99	112,500.00	225,000.00
40,000,000.00 - 49,999,999.99	150,000.00	300,000.00
50 Million and up	187,500.00	375,000.00

Peso Savings/Checking Account (for Corporate accounts)

MTD ADB Tier (PhP)	Cash Credit (PhP)	
	3 months	6 months
100,000.00 - 499,999.99	125.00	250.00
500,000.00 - 999,999.99	300.00	600.00
1,000,000.00 - 2,999,999.99	362.50	725.00
3,000,000.00 - 4,999,999.99	1,275.00	2,550.00
5,000,000.00 - 9,999,999.99	2,437.50	4,875.00

10,000,000.00 - 19,999,999.99	5,500.00	11,000.00
20,000,000.00 - 29,999,999.99	12,250.00	24,500.00
30,000,000.00 - 39,999,999.99	20,250.00	40,500.00
40,000,000.00 - 49,999,999.99	29,500.00	59,000.00
50 Million and up	40,000.00	80,000.00

Dollar Savings Account (for Individual, Joint and Corporate accounts)

MTD ADB Tier (USD)	Cash Credit (USD)	
	3 months	6 months
2,000.00 - 9,999.99	1.63	3.25
10,000.00 - 19,999.99	8.75	17.50
20,000.00 - 29,999.99	18.75	37.50
30,000.00 - 39,999.99	30.00	60.00
40,000.00 - 49,999.99	42.50	85.00
50,000.00 and up	56.25	112.50

Note: For Dollar Savings account, the cash credit amount shall be converted to Philippine Peso using the prevailing rate during the cut-off date of the crediting of the cash credits.

11. The Referrer shall receive an email notification from depositpromos@ctbcbank.com.ph as confirmation of the successful Promo enrollment before the end of the following month from the date of enrollment.
12. The cash credits and/or bonus cash credits shall be credited to the Referrer's and Referee's nominated CTBC Bank Peso Savings or Checking Deposit account that is under his/her name at the end of the 4th month or 7th month from account opening date/enrollment date. Changing of the nominated Deposit account will not be allowed. An email notification will also be sent for the successful crediting of cash credits.
13. If the Referrer only has a Dollar Savings account, he/she will be required to open a Peso Deposit account where the cash and/or bonus cash credits will be credited.
14. Both cash credits and bonus cash credits are non-transferable.
15. Expanded withholding tax will be shouldered by CTBC Bank Philippines.
16. Employees of CTBC Bank Philippines and their relatives up to 2nd degree of consanguinity or affinity are disqualified from joining the Promo.
17. This Promo cannot be availed of in conjunction with other ongoing CTBC Bank Philippines' Deposit Promos. Existing policies on AMLA/KYC and Account Opening shall be strictly observed.
18. The Referrer or Referee agrees that the Bank can debit from his/her nominated CTBC Bank Peso Savings or Checking Account such amount equivalent to the cash credits and/or bonus cash credits to which the Referrer or Referee is not entitled pursuant to the Promo's Terms and Conditions. Furthermore, the Referrer or Referee agrees that, in case the amount in his/her nominated CTBC Bank Peso Savings or Checking Account is not sufficient for the purpose, the amount due is payable by the Referrer or Referee.
19. In case of dispute, CTBC Bank Philippines' decision, in agreement with DTI, shall be final.

**New-to-bank – Individuals, Joint, and Corporates who do not have an existing CTBC Bank Peso or Dollar Savings account and/or a Peso Checking account during the Promo period.*

***Fresh funds – Funds/Investments to be deposited come from non-CTBC Bank account/s*

DTI Fair Trade Permit No. FTEB-201578 Series of 2024