

CTBC Bank's "Cash + Cash Load" Promo

Promo Mechanics:

1. The CTBC Bank's "Cash + Cash Load" promo runs from March 1 to May 31, 2019 and is open to the following new-to-bank* applicants:

SALARIED INDIVIDUALS	SELF-EMPLOYED INDIVIDUALS
<ul style="list-style-type: none"> • Must be between 23 and 65** years old upon loan maturity • With a minimum gross monthly income of PhP15,000.00 for Metro Manila based applicants or PhP10,000.00 for provincial based applicants and working within the Bank's serviceable area • Must be employed with the current company for at least one (1) year work tenure or have a total of three (3) years work experience, including present work on a regular/ permanent status • Have at least an office landline • A Filipino citizen 	<ul style="list-style-type: none"> • Must be between 25 and 65** years old upon loan maturity • With a minimum gross monthly income of PhP15,000.00 for Metro Manila based applicants or PhP10,000.00 for provincial based applicants and working within the Bank's serviceable area • Have a registered business and is existing for at least three (3) years for Trading and Services industry or five (5) years for other industries • With office and home landlines and/or mobile number • A credit cardholder • A Filipino citizen

EMPLOYED DOCTORS	SELF-EMPLOYED OR CONSULTANTS
<ul style="list-style-type: none"> • Must be between 25 and 65** 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 • Have a hospital landline and residence landline or mobile number • A Filipino citizen 	<ul style="list-style-type: none"> • Must be between 25 and 65** 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 • Have clinic and residence landlines or mobile number <i>(for clinic-based doctors)</i> • Must have a residence landline and mobile number <i>(for consultants)</i> • A Filipino citizen

2. The qualified new-to-bank* applicant must be able to meet the following criteria:

- a. Loan amount should be at least PhP250,000.00***;
- b. With a loan term of either 24 or 36 months only;
- c. Personal loan must be applied within the promo period and subsequently approved and booked on or before July 30, 2019; and
- d. Booked loan amount must be availed within three (3) banking days from the date of loan approval.

3. Qualified borrowers will receive a CTBC Bank MySaves Cash Card with a cash load corresponding to their availed loan amount, as follows:

BOOKED AND AVAILED LOAN AMOUNT	CASH CARD LOAD
PhP250,000.00 < PhP500,000.00	PhP2,000.00
PhP500,000.00 < PhP750,000.00	PhP4,000.00
PhP750,000.00 < PhP1,000,000.00	PhP7,500.00
PhP1,000,000.00 and up	PhP10,000.00

4. The CTBC Bank MySaves Cash Card will be released to the borrower together with his/her loan proceeds in any loan-releasing CTBC Bank Business Centers. The borrower will be required to sign an acknowledgement receipt confirming the release of the CTBC Bank MySaves Cash Card to him/her with a cash load corresponding to his/her availed loan amount.
5. The CTBC Bank MySaves Cash Card will only be released to the borrower. The cash load cannot be withdrawn via over-the-counter.
6. Taxes will be shouldered by the Bank.
7. This promotion is not applicable under the Bank's salary-deduction program, with rate reduction arrangement and with any other ongoing/existing marketing programs to include, but is not limited to, other promos and test programs of Personal Loans.
8. Employees of CTBC Bank and their relatives up to 2nd degree of consanguinity or affinity are disqualified from joining the promotion.
9. In case of dispute, CTBC Bank's decision, in agreement with DTI, shall be final.

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

***If 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.*

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

Per DTI- FTEB Permit No. 2387, Series of 2019.