



What is CAI?

CAI is CBC's AI-powered assistant that helps customers get answers to banking-related questions anytime, 24/7.

It supports inquiries about products, services, branch information, credit card application status, agent handover, and general banking processes.

What information can CAI collect?

CAI may request limited personal information when necessary for:

- Lead capture (e.g., name, contact number, email)
- Routing your concern to the appropriate team
- Assisting with application follow-ups (e.g., reference number)

CAI does not:

- Display account balances
- Process financial transactions
- Provide access to confidential account details

Any personal information shared is handled in accordance with Chinabank's Data Privacy policies and applicable regulations.

Can I choose not to share personal information?

Yes, you may decline to provide personal information. However, some services (such as follow-up requests or agent handover) may not be available without the required details.

Does CAI replace customer service agents?

No. CAI complements customer service. It helps answer common inquiries instantly so human agents can focus on more complex concerns. If needed, CAI can guide users toward proper support channels.

What can CAI help me with?

CAI can assist with:

- Credit card application status guidance
- Product information (savings, loans, cards, etc.)
- Branch and ATM information
- General banking FAQs
- Lead capture and request routing

CAI is designed to provide clear explanations, set expectations, and guide you toward the next best action.

How is my data handled?

- CAI only collects personal information when required for service delivery.
- Information collected is used strictly for the purpose stated (e.g., follow-up, routing, assistance).
- Conversations may be recorded for quality assurance and service improvement.
- Users must agree to the Terms and Conditions before engaging with CAI.

Is CAI secure?

Yes. CAI operates under Chinabank's data privacy and security policies.

- Conversations are monitored for quality and improvement.
- Personal data is handled in accordance with applicable regulations.
- Users are required to accept Terms and Conditions before engaging.

How is CAI different from a typical chatbot?

Traditional chatbots follow rigid scripts.

CAI uses Generative AI to:

- Understand natural language
- Explain banking processes clearly
- Handle follow-up questions dynamically
- Set expectations instead of just presenting raw information

It is designed to feel conversational while remaining compliant and secure.



Is CAI always available?

Yes. CAI is available 24/7.
However, some services it guides you to (such as human support) may follow business hours.

Where can I access CAI?

You can access CAI through the following official Chinabank channels:

- Chinabank's official website
- Facebook Messenger (via Chinabank's verified page)

CAI is only available through verified and official Chinabank channels to ensure security and authenticity.

Why are some features not available on Facebook Messenger?

Facebook Messenger has platform limitations that affect certain structured workflows and service requests.

To ensure security, compliance, and a consistent customer experience, advanced features such as lead capture and agent routing are only available through Chinabank's official website or digital platforms.

What happens if CAI does not understand my question?

If CAI is unable to confidently answer your question:

- It may ask clarifying questions.
- It may provide guidance on the next best step.
- It may route your concern to the appropriate team.

We continuously improve CAI based on customer feedback and usage insights.

Why do I need to accept Terms and Conditions?

Before using CAI, users are required to accept the Terms and Conditions to:

- Confirm understanding of the scope of service
- Acknowledge how personal information may be processed
- Ensure responsible use of the platform

You may exit the chat at any time if you choose not to proceed.

Are there any limitations when using CAI on Facebook Messenger?

When accessing CAI via Facebook Messenger:

- You can ask general banking FAQs
- You can get product and service information
- You can receive guidance on processes

However:

- Product interest submission is not available
- Lead capture is not supported
- Agent handover or request routing is not available

For follow-ups or service requests, you may be guided to Chinabank's official website or support channels.

Can CAI access my bank account?

No. CAI does not have direct access to customer accounts and cannot perform transactions.
For secure, account-specific services, please use Chinabank's official digital banking channels.

How accurate is CAI?

CAI is designed to provide reliable and up-to-date information based on approved banking knowledge sources.



Is there a cost to use CAI?

No. CAI is free to use. Standard internet or mobile data charges from your provider may apply.

Is CAI an official Chinabank service?

Yes. CAI is an official digital assistant of Chinabank and is accessible through Facebook and Chinabank's official website (chinabank.ph)

Is CAI a real person?

No. CAI is an AI-powered assistant designed to simulate conversational interaction and provide helpful guidance.

How is CAI monitored or improved?

CAI is continuously monitored to:

- Improve response quality
- Enhance clarity and accuracy
- Strengthen compliance and security controls
- Optimize customer experience

Improvements are guided by responsible AI governance practices.

Is CAI connected to my personal Facebook account?

No. When accessed via Facebook Messenger, CAI does not access your personal Facebook account data beyond what is necessary for the interaction within the platform.

Will CAI improve over time?

Yes. CAI is continuously monitored and enhanced to improve accuracy, clarity, and customer experience while maintaining responsible AI practices.

Should I share passwords or OTPs with CAI?

Yes. CAI is continuously monitored and enhanced to improve accuracy, clarity, and customer experience while maintaining responsible AI practices.

Can I stop the conversation anytime?

Yes. You may end the chat at any time by exiting the platform.

Can CAI make mistakes?

As an AI system, CAI may occasionally provide incomplete or incorrect information.

If you believe a response is inaccurate, we encourage you to verify through official channels or contact Chinabank support.