

Frequently Asked Questions

- What is Attijari Points Rewards Program (APP)? 4
- Who is eligible?..... 4
- What will happen to the existing CBD Attijari Points Program for Credit Cards?..... 4
- Will I be losing my existing Attijari Points accumulated on my CBD credit card/s prior to the launch of this program?..... 4
- Will I earn points on using my credit card for CBD online utility bill payments?..... 4
- Is there any change in number of Points I earn upon using CBD credit card for purchasing in Dirham or equivalent foreign currency?..... 4
- Is there any change in number of Points I earn upon using CBD credit card for purchasing in Dirham or equivalent foreign currency?..... 5
- What are the eligible products ? 5
- How can I earn Attijari Points? 5
- Is there a minimum amount requirement or qualifying terms on above products?.... 6
- How many points can I earn when I meet product based qualification as referred in table 1? 7
- What is the maximum number of points allowed to earn on each product? 8
- Table 3: Maximum Normal Points permitted to earn per Calendar year: 8
- Can I earn more points during the same calendar year after I reach my product based normal points' cap limit as per table 3? 8
- Table 4A: New Prod. Points..... 8
- Table 4B: Bonus Points 9
- What is the validity period of Attijari Points earned under this program? 9
- What type of redemptions is available under the new Attijari Points Rewards Program? 9
- Our Redemption Partners 10
- What is the minimum number of Attijari points required for redemption?..... 11
- What is the value in AED of 10,000 Attijari Points?..... 11

- How many Attijari Points require for converting to 1 Skywards Mile?..... 11
- How can I redeem my points? 11
- What is the process for voucher based redemption through CBD Call center? 11
- What is the process for voucher based redemption through CBD branches? 12
- What is the validity of redemption voucher issued under this program?..... 12
- If my voucher is lost or damaged, can I request for re-issue or reversal? 12
- What is the process to redeem my Attijari Points for Skywards Miles through CBD call center? 12
- What is the process to redeem my Attijari Points for Skywards Miles through CBD branches? 13
- Can I redeem my Attijari Points for Skywards Miles to another person's account?.. 13
- How many Skyward Miles can I get when I redeem 10,000 Attijari points? 13
- What is the process for CBD World MasterCard / VISA Infinite cash back redemption through CBD Call center? 13
- What is the process for CBD World MasterCard / VISA Infinite cash back redemption through CBD branches?..... 13
- What is the process for CBD Credit Card annual fee reversal redemption through CBD Call center? 14
- What is the process for CBD Credit Card Annual Fee reversal redemption through CBD Branches? 14
- Where can I see my Attijari Points' statement to know available points, redeemed points and earned points ?..... 14
- When will my points be updated on the Attijari Points' statement?..... 14
- What is Normal, New Prod. and Bonus Points ?..... 15
- What are three different categories / pools where my available points are shown on the Attijari Points' statement? 15
- Expiry period is not applicable as of date for the points shown in this category,..... 15
- Expiry period for the Points shown in this category is 31st December of the subsequent / next year 15
- Expiry period for the Points shown in this category is 31st December of this year ... 15

- Is validity period of maximum two years counted from the date I earn points or is it otherwise? 15
- Can I see expired points on my Attijari Points' statement? 15
- If I am out of station when my points expired, can I request the Bank to give me grace period / extension of validity?..... 15
- What is the "From Date" and "To Date" shown in Attijari Points' statement? 16
- It is stated above that I can earn points on multiple products. When I redeem points, do I have to choose product/s from where my points will be debited? If not, how and in which orders will my Points be debited? 16
- Can I transfer my Attijari points to any other CBD customer's Attijari Points' account? 16
- If I leave the Bank (CBD) / close my accounts and products, what will happen to my accumulated Attijari Point's? 16
- If I am not able to repay CBD my loan installments or CBD credit card due amount, can I still redeem my points? 16
- Whom can I approach when I have queries regarding my Attijari Points' account? . 16
- What if I am not satisfied by the Bank's response in case of a dispute regarding this program? 17
- Am I bound by any terms and conditions under this program? 17

What is Attijari Points Rewards Program (APP)?

CBD believes in rewarding and strengthening relationship with loyal customers in preferred segments. "Attijari Points Rewards Program" is an initiative designed to enable our loyal customers to earn reward points across nearly **all CBD Consumer Products**.

CBD was earlier rewarding points only on Credit Card usage. Under this program, CBD will now reward points on almost all Consumer banking products.

These reward points can be redeemed at our partner merchant's outlets for shopping or to convert them to Skywards miles. Credit Card customers can also redeem points for Cash Back* and Annual fee reversal*.

Who is eligible?

- All AI Dana customers
- Consumer individual customers **having Liability Personal Finance Association (PFA) of Minimum AED 100,000 with CBD** (classified as Personal Plus Segment customers on CBD core system) and Employed Consumer individual customers **transferring their monthly minimum salary AED 18,000 to CBD account** (classified as Personal Plus Segment on CBD core system)

What will happen to the existing CBD Attijari Points Program for Credit Cards?

Existing Attijari Points will be absorbed in to the new Attijari Points Program. It is recommended to note the following feature changes with the new program:

- Credit Card statements / Online Banking will not show Attijari points summary
- Attijari Points earned during the month on all products (including Credit cards) will be rewarded during the first week of the subsequent month.
- Redemption requests for the available points can be submitted only through CBD Call Center or through CBD Branches.

Will I be losing my existing Attijari Points accumulated on my CBD credit card/s prior to the launch of this program?

No you will not. These points will be available for redemption under the new program.

Will I earn points on using my credit card for CBD online utility bill payments?

No you will not.

Is there any change in number of Points I earn upon using CBD credit card for purchasing in Dirham or equivalent foreign currency?

No there is no change. Details of Points earned for each Dirham spent on various CBD Credit Cards is as follows:

Type of CBD Credit Card	Normal Points earned / 1 Dirham spent
VISA CLASSIC	1
VISA GOLD	2
VISA INFINITE	2
MASTERCARD GOLD	2
WORLD MASTERCARD	2
WEB CARD	1

What are the eligible products ?

1. Current Account
2. Savings Account
3. Al Dana Interest Bearing Current Account
4. Al Dana Non-Interest Bearing Current Account
5. Time Deposit
6. Unit Time Deposit
7. Mustaqbali Child Saving
8. All Investment Products
9. Personal Loan
10. Tam-wheel / Auto Loan
11. All Credit Cards

How can I earn Attijari Points?

Attijari Rewards Points can be earned by:

- Increasing monthly average balance by minimum AED 10,000 in...
 1. Current Account
 2. Al Dana non-interest bearing / interest bearing Current Accounts
 3. Savings Account(Monthly average balance is the average of daily closing balance across the calendar month)
- Using CBD Credit Cards for purchases
- Increasing your existing investment amount by minimum AED 1000
- Applying for any of the following new CBD products in AED denomination:
 1. Current Account
 2. Savings Account
 3. Al Dana non-interest bearing / interest bearing Current Accounts
 4. Time Deposit / Unit Time Deposit
 5. Lump sum / Systematic Investment Products

6. Mustaqbali Child Saving

Is there a minimum amount requirement or qualifying terms on above products?

Yes. Please refer the following **table 1**:

Currency	AED
Current Account	Monthly incremental average balance minimum AED 10,000
Savings Account	
AI Dana interest bearing Current Account	
AI Dana non-interest bearing Current Account	
Time Deposit	New Time Deposit with minimum amount AED 10,000 & minimum tenor 3 Months
Unit Time Deposit	New Unit Time Deposit with minimum amount AED 50,000 & minimum tenor 6 months
Mustaqbali Child Savings	Minimum monthly contribution AED 10,000
All Investment Products	Minimum monthly incremental amount AED 1,000
Personal Loan	New loans - actual amount, Top up loan - incremental amount
Tam-wheel / Auto Loan	New loans - actual amount
All Credit Cards	On usage for purchasing

How many points can I earn when I meet product based qualification as referred in table 1?

Normal Points are rewarded based on the amount as shown in the **table 2** below:

Products	Points for every AED 1,000
Current Account Savings Account Al Dana Non Interest Bearing Current Account Al Dana Interest Bearing Current Account	30 20 40 25
<ul style="list-style-type: none"> Points awarded on incremental add-on / new to Bank average balance Minimum incremental average balance to qualify is AED 10,000 	
Mustaqbali Child Savings Plan	25
<ul style="list-style-type: none"> Points awarded on monthly contribution amount Minimum monthly contribution to qualify is AED 10,000 	
New Time Deposit / New Unit Time Deposit	Tenor < 3 Months = Nil Tenor 3-6 months = 5 Tenor > 6 months = 10
<ul style="list-style-type: none"> Points awarded on new to Bank Deposit amount Min. Time Deposit amount to qualify is AED 10,000 Min. Unit Time Deposit amount to qualify is AED 50,000 	
Lump sum Investment Products	30
<ul style="list-style-type: none"> Points awarded on add-on / New to Bank amount Minimum amount to qualify is AED 1,000 	
Mustaqbali Wealth Builder / Systematic Investment	40
<ul style="list-style-type: none"> Points awarded on monthly contribution amount as well as add-on/new to Bank amount Minimum amount to qualify is AED 1,000 	
Personal Loan Auto Loan	25 25
<ul style="list-style-type: none"> Points awarded on new loan amount & for top-up Personal loan, on incremental amount 	

For your reference, Attijari Rewards Points Program calculator will be available shortly on CBD Website.

What is the maximum number of points allowed to earn on each product?

Table 3: Maximum Normal Points permitted to earn per Calendar year:

Products	Maximum Normal Points permitted to earn per Calendar year
Current Account	300,000
Savings Account	200, 000
Al Dana Interest Bearing Current Account	250, 000
Al Dana Non-Interest Bearing Current Account	350, 000
Time Deposit	300, 000
Unit Time Deposit	300, 000
Mustaqbali Child Savings	200, 000
All Investment Products	200 ,000
Personal Loan	200, 000
Tam-wheel / Auto Loan	250, 000
All Credit Cards	NA

Please note that the above limit will apply cumulatively on all accounts under the same product held by a customer.

Can I earn more points during the same calendar year after I reach my product based normal points' cap limit as per table 3?

Yes. You can earn Normal points **on Credit Cards usage** (for purchase) as there is no limit applicable as on date.

You can also earn **Points on New Product sign-up** as shown in **Table 4a**. **These points are shown in the statement as "New Prod."**

Table 4A: New Prod. Points

Products	New Prod. Points
Investment Products	7500
Current Account	7500
Savings Account	5000
Time Deposit	5000

In addition to credit card usage and new product points, you can also earn **Bonus Points** - as mentioned in the following **table 4B**:

Table 4B: Bonus Points

CBD Product	Bonus Points
Current Account	1000 points for every monthly incremental average balance of AED 500,000
Savings Account	500 points for every monthly incremental average balance AED 500,000
Al Dana Non interest Bearing Current Account	1250 points for every monthly incremental average balance AED 500,000
Al Dana Interest Bearing Current Account	750 points for every monthly incremental average balance AED 500,000 and above
Time Deposit	1000 points for every deposit amt => 1,000,000 placed for minimum 3 month

What is the validity period of Attijari Points earned under this program?

- Points earned on all credit cards till June '11 will expire on 31.12.2013
- Points earned on all credit cards from July '11 will expire on 31st December of subsequent year.
- Validity period for the points earned on all other products is up to 31st December of the subsequent year. For e.g. points earned during the year 2010 will expire on 31st December 2011.

What type of redemptions is available under the new Attijari Points Rewards Program?

Attijari Points can be redeemed for one of the following:

- **Redemption Vouchers:** You can apply for Redemption vouchers valid at any of our Redemption Partners' outlets (refer the list below). Points earned on all products (Normal, Bonus & New Prod.) are available for this redemption.
- **Skywards Miles:** You can enjoy a host of Skywards services by redeeming your accumulated Attijari Points for Skywards Miles. Points earned on all products (Normal, Bonus & New Prod.) are available for this redemption.
- **Cash-back - World MasterCard Credit Card:** Points earned on CBD World MasterCard Credit card can be redeemed for Cash Back. Cash will be credited in World MasterCard account.

- **Cash-back - VISA Infinite Credit Card:** Points earned on CBD VISA Infinite Credit Card can be redeemed for Cash Back. Cash will be credited in customer's VISA Infinite Credit Card account.
- **Credit Card annual "Fee Reversal":** Points earned on all CBD **credit cards** can be redeemed for Annual Fee Reversal. Reversed fee amount will be credited in chosen **credit card** account.

Our Redemption Partners

We have arrangement with some of the biggest retail names in the UAE to bring you the best products and services.



- **RIVOLI GROUP:** Redeem your Attijari Points at any of the Rivoli Group outlets across the UAE and enjoy exclusive brands such as Omega, Mont Blanc, Vertu, Montegrappa, TagHeuer, Zenith, Longines and many more. Tel: 800 RIVOLI (748654), www.rivoligroup.com
- **DAMAS:** Redeem your Attijari Points at Damas and enjoy exclusive jewellery brands such as Boudoor, Hayati, Riwaya, Jawaher, Farasha, Fairuz and a wide range of other classic and contemporary jewellery and watch collections. Tel: +971 4 427 0336 www.damasjewel.com
- **TANAGRA:** Redeem your Attijari Points at Tanagra for crystalware, silverware, dinnerware, chinaware, as well as personal items such as lighters, watches and pens. Tanagra proudly boasts brand names like Christofle, Baccarat, Wedgwood, Waterford, Daum, Lladro, S.T.Dupont, and Swarovski. Tel: +971 4 804 5000 www.chalhoub-group.com
- **PARIS GALLERY:** Redeem you Attijari Points at any of Paris Gallery' luxurious showrooms in the UAE and choose from a wide range of international cosmetics, perfumes, watches, jewellery and fashion accessories. www.parisgallery.com
- **JOYALUKKAS:** Redeem our Attijari Points at any of the Joyalukkas Jewellery stores in the UAE and get an additional 20% discount on diamond jewellery and 10% discount on gold jewellery. Tel: +971 4 225 3221 www.joyalukkas.com

- **NGI:** You can redeem your Attijari Points at National General Insurance (NGI) by paying your full or partial insurance premium (**Health, Car, Life ... etc.**) Tel: +971 4 222 2772 www.ngi.ae
- **MMI:** Redeem your Attijari Points at MMI Travels and enjoy free air tickets and holiday packages for less. Tel: +971 4 404 5888, www.mmidubai.com
- **ROTANA:** Redeem your Attijari Points when staying or dining at any Rotana property in the UAE and enjoy its elegant surroundings and highly personalized 24-hour service. Rotana embodies a true home away from home for those who know and appreciate the best. Tel: 800 ROTANA (768262) www.rotana.com
- **AL SAYEGH BROTHERS:** Redeem your Attijari Points at Al Sayegh Brothers for a wide range of electronics such as LG, Olympus, Aiwa, XM Forbes, Suntech...etc. Tel: +971 4 266 3200 www.alsa-g.com
- **PLUG-INS ELECTRONIX:** Redeem your Attijari Points at any of the Plug-Ins Electronix showrooms across the UAE. Tel: 800 PLUGINS (7584467) www.pluginselectronix.com
- **AXIOM:** Redeem your Attijari Points at any of the Axiom showrooms for any of their products. Tel: 800 4885 www.axiomtelecom.com

What is the minimum number of Attijari points required for redemption?

10,000 Attijari Points.

What is the value in AED of 10,000 Attijari Points?

AED 65

Equivalent AED value can also be calculated by using Calculator specially designed for this program. Calculator will be available shortly on CBD website.

How many Attijari Points require for converting to 1 Skywards Mile?

14 Attijari Points equals 1 Skyward Mile.

Equivalent Skyward Miles value can be calculated by using Calculator specially designed for this program. Calculator is available on CBD website.

CBD staff can access calculator on Zoom / CRM.

How can I redeem my points?

You can request to redeem available points by either calling CBD Call center (800223) or by visiting any CBD Branch.

What is the process for voucher based redemption through CBD Call center?

- Call 800 (CBD) and request Call center agent for redeeming your points. Provide details like merchant partner of your choice and number of points for redemption. (AL DANA clients can call 800 ALDANA). Also choose CBD Branch of your preference where you would like to collect the redemption voucher.

- After 7 working days, visit the chosen CBD branch and collect your redemption voucher from the Personal Sales Executive / Al Dana Relationship Manager / Branch Business Manager.

What is the process for voucher based redemption through CBD branches?

- Visit any CBD Branch and request Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) for redeeming your points. Choose CBD Branch of your preference where you would like to collect your redemption voucher from.
- Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) will fill request form on CRM system and take a print of the completed form. Check details, Sign the copy of the e-form and hand it over to PSE / RM.
- After 7 working days, visit the chosen CBD branch and collect your redemption voucher from the Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) Branch Business Manager.

What is the validity of redemption voucher issued under this program?

It will be printed on the voucher. Generally validity period of the redemption voucher will be 2 months from the date of issue. However this may be changed by the Bank at anytime without prior notice.

If my voucher is lost or damaged, can I request for re-issue or reversal?

Such requests may be considered by the Bank after examining the case.

What is the process to redeem my Attijari Points for Skywards Miles through CBD call center?

- Call 800 (CBD) and request Call center Agent for redeeming your points. Provide details like number of points required to redeem, Skywards membership number etc. (AL DANA clients can call 800 ALDANA)
- Your request will be processed and your miles will be credited in your Skywards account on the subsequent working Monday.
- You can Call Skywards on +971 4 316 7000 or visit www.skywards.com for enquiring about the credit of skywards miles by using reference number. (Reference number is sent to you by SMS e.g. "E 1234567". While enquiring with Skywards, use the number without the pre-fix alphabet "E". e.g. 1234567

Note: For redeeming your Points for Skywards Miles, you should have a Skywards Membership number. If you are not a member, apply for a free membership by visiting www.skywards.com or call +971 4 316 7000.

What is the process to redeem my Attijari Points for Skywards Miles through CBD branches?

- Visit any CBD Branch and request Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) for redeeming your points. Provide details like number of points required to redeem, Skywards Membership number etc.
- Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) will fill ALP e-form on CRM system and take a print of the completed form. Check details, sign the e-form and hand it over to Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM)
- Your request will be processed and your miles will be credited in your Skywards account on the subsequent working Monday.
- You can call Skywards on +971 4 316 7000 or visit www.skywards.com for enquiring about the credit of skywards miles by using reference number. (Reference number is sent to you by SMS e.g. "E 1234567". While enquiring with Skywards, use the number without the pre-fix alphabet "E". e.g. 1234567

Note: For redeeming your points for Skywards Miles, you should have a Skywards Membership number. If you are not a member, apply for a free membership by visiting www.skywards.com or call +971 4 316 7000.

Can I redeem my Attijari Points for Skywards Miles to another person's account?

No. Skywards Miles will be credited in the customer's own Skywards account.

How many Skyward Miles can I get when I redeem 10,000 Attijari points?

Ten thousand Attijari Points can be redeemed for 714 Skywards miles.

(Please note that your Attijari Points Account will be debited for the number of points requested for Skyward Mile redemption. However number of Skyward Miles will be calculated after rounding the decimal value to the floor). Hence in this illustration, Attijari Points debited is 10,000 and Skyward Miles credited is 714 instead of 714.28

What is the process for CBD World MasterCard / VISA Infinite cash back redemption through CBD Call center?

- Call 800 (CBD) and request call center agent for redeeming your points for cash back. Provide details like World MasterCard / VISA Infinite (WMC / VI) credit card number, and number of points for redemption etc. (AL DANA clients can call 800 ALDANA)
- After 7 working days, equivalent value in AED will be credited to your World MasterCard / VISA Infinite credit card account

What is the process for CBD World MasterCard / VISA Infinite cash back redemption through CBD branches?

- Visit your CBD AL DANA Wealth Center and request AL DANA Relationship Manager (RM) for redeeming your points for cash back. Provide details like World MasterCard

/ VISA Infinite (WMC / VI) credit card number, and number of points for redemption etc.

- AL DANA Relationship Manager will fill request form (ALP e-form) on CRM system and take a print of the completed form. Check details, sign the copy of the e-form and hand it over to Personal Sales Executive/Al Dana Relationship Manager (PSE / RM).
- After 7 working days, visit the chosen CBD branch and collect your redemption voucher from the Personal Sales Executive/Al Dana Relationship Manager/ Branch Business Manager

What is the process for CBD credit card annual fee reversal redemption through CBD Call center?

- Call 800 (CBD) and request call center agent for redeeming your points for CBD credit card annual fee reversal redemption. Provide details like credit card number for which annual fee reversal is opted, and number of points for redemption etc. (AL DANA clients can call 800 ALDANA)
- Within 7 working days, annual fee reversal will be done to your chosen credit card account

What is the process for CBD Credit Card Annual Fee reversal redemption through CBD Branches?

- Visit any CBD branch and request Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) for redeeming your points for CBD credit card annual fee reversal. Provide details like credit card number for which annual fee reversal is opted, and number of points for redemption etc.
- Personal Sales Executive (PSE) / AL DANA Relationship Manager (RM) will fill request form (ALP e-form) on CRM system and take a print of the completed form. Check details, sign the copy of the e-form and hand it over to PSE / RM.
- Within 7 working days, Annual fee reversal will be done in to your chosen credit card account

Where can I see my Attijari Points' statement to know available points, redeemed points and earned points?

Attijari point's statement will be made available free of charge on CBD Attijari Online Banking, through CBD call Center and through CBD branches. Call center agent will send Statement by fax or by e-mail. Branch staff will print the statement from the system (CRM) and will hand it over to customers. CBD may also send ALP statements by post on quarterly basis.

When will my points be updated on the Attijari Points' statement?

Redeemed points and available points will be updated on the system upon the approval of a redemption request or upon migration of points from one pool to the other (refer explanation / answer below). However earned points (Normal, New Prod. and Bonus) during the month (on all products including credit cards) will be rewarded / updated during the first week of the subsequent month.

What is Normal, New Prod. and Bonus Points ?

- **Normal Points:** Points awarded as per [table 2](#)
- **New Prod. Points:** Points awarded as per [table 4A](#)
- **Bonus Points:** Points awarded as per [table 4B](#)
- **Redeemed Points:** Points redeemed and debited from the available points or from the respective product points, according to the type of redemption.

What are three different categories / pools where my available points are shown on the Attijari Points' statement?

- **All Credit Card Products (effective 5th July 2011, this pool is renamed as "Points expiring 31.12.2013"):** Points shown in this category are the available points accumulated / earned on your CBD credit card/s until 30th June 2011.

Expiry period for the points shown in this category is 31st of December 2013,

- **Points Expiring Next Year:** Points shown in this category are the available points accumulated / earned on all eligible CBD products (including points earned on all credit cards from 1st of July 2011 onwards) during the current calendar year.

Expiry period for the Points shown in this category is 31st December of the subsequent / next year

- **Points Expiring This Year:** Points shown in this category are the Points migrated on 31st December from the Pool "Points Expiring Next Year."

Expiry period for the Points shown in this category is 31st December of this year

Migration of points will take place on 31st December (or during first week of January) of each year when all available points in **Points Expiring Next Year** will move to **Points Expiring This Year**.

Is validity period of maximum two years counted from the date I earn points or is it otherwise?

No, it is otherwise.

All points earned at anytime (irrespective of the date) during current calendar year (e.g. 2010) will expire on 31st December of the next year / subsequent year i.e. 31.12.2011

Can I see expired points on my Attijari Points' statement?

No, expired points will not be shown on the statement. However information may be provided upon request.

If I am out of station when my points expired, can I request the Bank to give me grace period / extension of validity?

No. It will not be possible for any such reason.

What is the “From Date” and “To Date” shown in Attijari Points’ statement?

It indicates the period during which points are earned by transactions / activity as shown in table 2, 3 and 4 (A and B). If **From Date** is shown without **To Date**, it indicates the date of transaction (such transactions include redemption, manual debit / manual credit / migration etc.

It is stated above that I can earn points on multiple products. When I redeem points, do I have to choose product/s from where my points will be debited? If not, how and in which orders will my Points be debited?

No. you don't have to choose product/s or Pool / Point's Category. System will debit points based on a pre-set logic depending on the selected redemption type as explained below:

Pools / categories Order logic:

Points are debited from pools / categories as follows:

First - "Points Expiring This Year"

Then - "Points Expiring Next Yr"

Last - "Points expiring o 31.12.2013"

Can I transfer my Attijari points to any other CBD customer's Attijari Points' account?

No, points are non-transferrable.

If I leave the Bank (CBD) / close my accounts and products, what will happen to my accumulated Attijari Point's?

Redemption of points is possible through our system for active customers. Once the relationship is terminated, points can not be redeemed. However, Bank may consider allowing redemption at its sole discretion.

If I am not able to repay CBD my loan installments or CBD credit card due amount, can I still redeem my points?

No. If you are classified as a (delinquent) customer, you may not be allowed to redeem your points until you restart paying your dues.

Whom can I approach when I have queries regarding my Attijari Points' account?

You can contact CBD call center on 800 (CBD)

Al Dana clients can call 800 (AL DANA)

You may also approach our branches.

What if I am not satisfied by the Bank's response in case of a dispute regarding this program?

CBD has always considered customer interest and customer satisfaction to the utmost priority and will continue doing so. However decision of the Bank (CBD) in all cases / disputes will be the final.

Am I bound by any terms and conditions under this program?

Yes. This program is offered to customers at the sole discretion of the Bank. CBD reserves the right to modify wholly or in part this program or may discontinue/ stop or withdraw this program partially or completely at anytime without any prior notice to the customers. Terms and Conditions shall be in addition to and not in substitution to the rules and regulations governing the use of any CBD product or any general / other terms and conditions declared by the Bank from time to time.

All decisions with regards to this program made by the Bank (CBD) will be the final.

All terms and conditions declared by the Bank (CBD) from time to time with regards to this program and terms and conditions declared by the Bank for the existing Tijari / Attijari Points Program of all credit cards will apply.

*Terms & Conditions apply