

Terms and Conditions of "Attijari Points Rewards Program"

Eligible customers are enrolled in to the program automatically, without signing any application / registration form. All terms and conditions listed / referred herein or issued by the Bank from time to time will apply to all customers willing to benefit / get rewarded under this program

This program is offered to CBD 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. These 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 & Conditions declared by the Bank from time to time.

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

Customers will be enrolled in to the program automatically upon meeting the following eligibility and all Terms and Conditions will apply automatically:

- All AL Dana customers
- Consumer individual customers having Minimum Liability Personal Finance Association (PFA) of AED 100,000 (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)
- Credit Card customers, not meeting eligibility as mentioned above, will earn points only on Credit card products.
- All CBD staff members are enrolled automatically.

Eligibility terms involve the approval of products and /or facilities as per the Consumer Credit guidelines of the Bank, declared for products/facilities from time to time.

Products covered under this program must be applied / held in AED denomination

Answers of "Frequently Asked Questions" of this program (available on CBD website "www.cbd.ae" & "www.cbdislami.ae" have explained Terms and Conditions for various aspects. These terms will form an integral part of this Terms and Conditions.

Points awarded under this program are not the legal right of customers, but it is the courtesy / appreciation from the Bank; for being associated as per eligibility terms of the program. These points are credited in to customer's reward account and all transactions relating to this program are captured / tracked by the Bank in a system which is specially designed for this program. Although customers will be given an access to such reward account statement through various channels of the Bank, it is not to be considered as the Bank's obligation to award / allow redemption for available / earned Points (shown in such statement). Bank may withdraw / amend / reduce points or change conversion rate of

points to currency value (AED) or any other conversions that may be offered as redemption option, under this program without any prior notice / intimation to customers.

This program is monitored on a specially designed system. If due to any incident without limitation to the system error / human error, points awarded are not as per eligibility or incorrect, the Bank will have complete right to amend / withdraw / debit / reverse / forfeit / expire points, at any time without explanation / any prior notice / intimation to customers. In such scenario, if customer has redeemed points prior to the action taken by the Bank, the customer is authorizing the Bank to charge /debit equivalent amount or any amount decided by the Bank without taking mutual agreement with customer, to the customer's Account / Credit Card or any other CBD product held by the customer at the time of such decision.

The Bank is not responsible in case the redemption partner refuses to accept the redemption voucher issued by the Bank. However if such incident is reported to the Bank, it may be investigated at its sole discretion. The Bank does not take responsibility for any product / services issued/rendered by the redemption partners of this program. The Bank reserves the right to add / appoint / terminate association /change redemption partners

Customer agrees to abide by terms & conditions of redemption partners / vendors as per the agreement signed by the Bank with them.

CBD shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by this program as a result of the redemption of Attijari Points, possession and/or use of Reward, or in any other way arising from or in connection with, the Attijari Points, nor shall CBD be responsible or held liable for any amounts payable by an Attijari Points holder to any third party arising out of the purchase, supply, quality, installation, use or otherwise, of the Reward , or of any negligence, breach of statutory or other duty on the part of CBD, any supplier, issuer, merchant and/or other person associated in any way, directly or indirectly, with the Attijari Points Rewards Program.

CBD makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability whatsoever, in respect of the quality or merchantability of any CBD Reward or the suitability or fitness thereof for any use or purpose. All CBD Rewards shall be accepted by the customer at his/her own risk and peril.

CBD is not responsible for disputes involving Attijari Points or any other aspect of this Program between joint signers of the Account / product. Any personal liability arising out of the receipt or use of Attijari Points is solely customer's / points holder's responsibility.

Program features, structure, eligibility parameters, Expiry period or any other aspect / Terms and Conditions of this program or the earlier programs of the Bank absorbed in this program (such as credit cards' Tijari points program) or that may be added in the future can be amended at any time at the sole discretion of the Bank without prior notice to the customer.

Calculator provided on the Bank's website and statements issued through various channels of the Bank for this program is just for reference. Values shown by the calculator / statement are not final and binding in any sense.