

## **Terms of Use - Complimentary Golf Benefit**

- CBD World Mastercard primary credit cardholders may avail complimentary rounds of golf at 'The Trump
  International Golf Course, Dubai' during each calendar month of the year subject to meeting the minimum monthly
  spend criteria of AED 7,500 on the CBD World Mastercard Card.
- Cardholder will get complimentary rounds of golf on a monthly basis subject to meeting the minimum spend criteria mentioned above.
- Complimentary golf benefit will be available for the eligible cardholders effective **01 Oct 2021** and shall remain in force unless communicated otherwise by the Bank.
- To benefit from this offer, eligible cardholder needs to have a minimum retail spends of at least AED 7,500 on their eligible Credit Card in a calendar month. Retail spends are defined as spends done by the cardholder on merchant POS terminals or E-commerce spends.
- Cardholder's who avail the complimentary golf benefit but fail to meet the minimum monthly spend threshold of AED 7,500 shall be billed to their card a 'Non qualifying fee' at the rate of AED 800 per game availed during that month.
- Spends done through CBD Mobile banking app or internet banking channel will not count towards the achievement of retail spend criteria. Additionally, Balance Transfers, ATM cash advances and Cash on Call availed by the cardholder will not count towards retail spend criteria.
- Transaction date as opposed to posting date will be considered to check customer's eligibility of meeting the minimum Retail spend criteria.
- The booking can be placed minimum of 4 clear days in advance (this doesn't include the date of play & request) and a maximum of 15 clear days in advance (this doesn't include the date of play & request).
- In case the Cardholder doesn't turn up for the game post receiving the confirmation, a 'No Show' charge of AED 250 per game will be charged to the customer's CBD World Mastercard credit card.
- The cancellation request for a confirmed game booking will be accepted only if done 4 days prior to the date of play (this doesn't include the date of play & date of cancellation).
- Cancellation request made less than 4 days prior to the date of play, a no show fee of AED 250 will be billed to the cardholder's CBD World Mastercard credit card.
- Customers must activate their CBD World Mastercard credit card in order to avail the complimentary golf benefit. Inactive card are not eligible for free rounds of golf.
- Complimentary golf benefit will be revoked in case customer has closed the eligible credit card or has become delinquent during the offer period. Bank reserves the rights to exclude any cardholder from the offer at any time without any prior notification to the cardholder.
- The Bank reserves the right to withdraw or modify the golf benefit in any form as deemed appropriate by the Bank without any notice.
- Commercial Bank of Dubai reserves the rights to amend these terms and condition at its sole discretion at any time without any prior notification to the cardholder.

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