

## FAQ's

### What's CBD one?

It's a brand new, first of its kind, credit card personalized to you: your design, your benefits, and your monthly plan.

### What are the benefits?

Cashback on things you love (e.g., Netflix, Talabat, Amazon, cinema etc.) up to AED 1,000 cashback per month based on your chosen plan from Nov 14, 2023, to Jan 14, 2023.

also included:

- choose your card design from our stunning art gallery.
- switch or pause your plan anytime.
- discounts at 500+ places in the UAE with the CBD mobile app
- 8 airport lounge access per year
- 8% off at hotels.com
- up to 12% off at agoda.com
- extended warranty and protection on your purchases
- 30% off meet & greet.
- 0% easy payment plan
- balance transfer
- quick cash (cash on call)

### what are the monthly plans?

There are 4 plans to choose from.

| Plan            | Max monthly cashback | Monthly Cost   | Minimum spend to enable cashback | Cashback Merchants  |
|-----------------|----------------------|--|----------------------------------|---|
| <b>Starter</b>  | AED 0                | Lifetime Free  | AED 0                            | none  |
| <b>One</b>      | AED 270 cashback     | AED 39 (Free for 36 months for cards issued from 14 Nov 2023 to 14 Jan 2024) | AED 5,000                        | Zomato, talabat, deliveroo, netflix, prime video, spotify, novo cinemas, vox cinemas, reel cinemas, roxy cinemas, starbucks, caribou coffee, tim hortons, costa   |
| <b>One Plus</b> | AED 500 cashback     | AED 69 (Free for 36 months for cards issued from 14 Nov 2023 to 14 Jan 2024) | AED 8,000                        | noon, amazon, itunes, uber, careem, fitness first, class pass, zomato, talabat, deliveroo, netflix, prime video, spotify, novo cinemas, vox cinemas, reel cinemas, roxy cinemas, starbucks, caribou coffee, tim hortons, costa                  |
| <b>One VIP</b>  | AED 1,000 cashback   | AED 99<br>Or free with minimum spend of 22,000                               | AED 15,000                       | airbnb, booking, noon, amazon, itunes, uber, careem, fitness first, class pass, zomato, talabat, deliveroo, netflix, prime video, spotify, novo cinemas, vox cinemas, reel cinemas, roxy cinemas, starbucks, caribou coffee, tim hortons, costa |

You can switch your plan anytime (see instructions below).

### What happens if I don't meet the minimum spend amount?

No worries, we'll automatically calculate your cashback based on your spend. For example, if you chose the 'One VIP' plan but only spent AED 10,000, you'll pay the AED 99 plan cost and we'll still give you AED 500 cashback (One Plus benefits)

For example, if you spend AED 30 at Netflix, we'll give you the entire AED 30 back!

We'll automatically calculate the cashback on the last day of the month (calendar month) and credit it back to you during the third week of the following month.

Note: we can only consider the 'posted' transactions, that means if you paid something on the last day of the month, but the merchant only authorized it the next day, we will not be able to include it. Also, we will be unable to give you cashback if your card is overdue, suspended, cancelled, blocked, or terminated.

### When is the cashback credited?

During the third week of the following month.

### What are the fees?

We kept it as simple and transparent as possible:

- Monthly cost of your chosen plan
- Some additional fees may apply (e.g., late payment fees) based on your card usage and the services you've chosen (e.g., instalment plans)

### What's the minimum spend?

If you choose one of the paid plans, you'll need to spend a minimum amount on your card to enable the cashback benefits. You can spend at any merchants (not just the selected merchants for cashback).

| Plan     | Minimum Spend To enable cashback | Minimum Spend To get your monthly plan free |
|----------|----------------------------------|---|
| One      | AED 5,000                        | Free for 36 months*                         |
| One Plus | AED 8,000                        | Free for 36 months*                         |
| One VIP  | AED 15,000                       | AED 22,000                                  |

\* Free for 36 months for cards issued from 14 Nov 2023 to 14 Jan 2024

### What's the free month offer?

If you choose the paid plan (One VIP), the month in which the card is activated and the following month will be free! e.g. if you activate your card with the one VIP plan on January 5th, you won't have to pay the plan's monthly cost until the 1st of March and you'll be able to get the cashback and benefits for both January and February.

### What's the referral offer?

You can invite all your friends using your personal invite link given to you when you apply on [cbdone.ae](https://cbdone.ae). You'll get a free month of your chosen plan for each of your referred friends, when they start paying their first monthly charge (it doesn't count if they only choose the starter plan).

Did we mention, there's no cap? Yes, you can invite as many friends as you like and keep on getting free months, just share your link to your whole world and we'll take care of the rest automatically.

### How and when can I change my plan?

You can tell us to change your next month's plan anytime and as often as you like! to switch your monthly plan, simply send us a SMS from your registered mobile number:

| Plan            | SMS Code | SMS number |
|-----------------|----------|------------|
| <b>Starter</b>  | strt     | 4266       |
| <b>One</b>      | one      | 4266       |
| <b>One Plus</b> | plus     | 4266       |
| <b>One VIP</b>  | vip      | 4266       |

Note: if you send multiple SMS during the same month, we'll consider the last SMS sent. you can send us the SMS anytime until the last day of the month and it will be applied the following month.

### How can I pause my plan?

Simply SMS strt to 4266 – this will switch you to the free starter plan.

### Who can apply?

- 21+ years old
- Monthly income of AED 5,000 minimum

Note: other criteria may apply as per our banks credit policy.

### How to apply?

You can apply on [www.cbdone.ae](http://www.cbdone.ae) or through CBD Digital Application.

### Can I get an additional card?

Yes, you can get a supplementary card for your spouse or children, as per the banks policy. simply mention it to our amazing staff when we contact you to confirm your details.

Note: your chosen card design will be the same on all cards.