

### ClassPass Benefit Terms of Use

- CBD World Mastercard primary credit cardholders (referred to as eligible cardholder/eligible card) will be awarded with complimentary ClassPass credits during each calendar month of the offer period subject to successful enrollment on the ClassPass app in line with the instructions shared by the Bank through SMS or email.
- Membership cycle begins on the first day that the customer registers for ClassPass and last for 30 consecutive days after which it automatically renews for another 30 days and so on.
- Eligible cardholder will get **10 complimentary credits** on their ClassPass account every membership cycle starting from the date of ClassPass registration which can be redeemed for Gym visits, online wellness classes, sports & recreation and other wellness activities of choice available on the ClassPass App.
- Complimentary credits will be refreshed and credited every membership cycle starting from the date of ClassPass registration in eligible cardholders ClassPass account.
- 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 within the month of their ClassPass membership cycle. Retail spends are defined as spends done by the cardholder on merchant POS terminals or E-commerce spends.
- 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.
- If eligible cardholder has used complimentary credits partially or fully and has not met the monthly retail spend criteria, cardholder's credit card account will be charged with a fee of **AED 59** within 45 days of completion of their last ClassPass membership cycle.
- Only one membership per Primary Cardholder is allowed – cardholder has the choice to register for ClassPass using either of the Primary or Supplementary cards. Any incremental registrations for ClassPass by Primary or Supplementary will be charged with a fee of **AED 59** per registration.
- Complimentary ClassPass 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 eligible cardholder from the offer at any time without any prior notification to the cardholder.
- 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. This may include changes to the ClassPass membership cycles from a fixed date.

**Key Facts:****Q: What is ClassPass?**

A: ClassPass is a mobile app based wellness provider, which provides access to its members to 34,000+ studios and gyms across 28 countries. UAE members can access over 260 studios and gyms of their choice.

**Q: How do I register for the ClassPass benefit?**

A: The Bank will provide you with the link and the registration details to proceed with ClassPass enrollment. You will receive this link within 30 days of the issuance of your Card, if you are a new customer.

**Q: What card is eligible to avail the complimentary ClassPass credits?**

A: CBD World Mastercard credit card primary cardholders are eligible to avail 10 complimentary ClassPass credits per ClassPass membership cycle (monthly).

**Q: What do I get?**

A: CBD World Mastercard credit cardholders will get 10 complimentary ClassPass credits every membership month which can be used to access Gym, studios, online fitness classes, sports & recreation activities and much more through the ClassPass app.

**Q: What are ClassPass credits?**

A: ClassPass credits allow members to book gym session, online classes, sports & recreation and other fitness related activities.

**Q: How can I use ClassPass credits?**

A: Sign up through the link and details shared by the Bank via SMS or email and create your ClassPass account. Once your account is created you will automatically get 10 complimentary credits and you are all set.

**Q: How many gym visits can I get with 10 credits?**

A: Conversion of credits against any wellness activity is governed by ClassPass and can be checked on to the app by selecting the wellness activity of your choice. You can approximately get 10 gym visits with 10 credits through the ClassPass app. Conversion of credits against each wellness benefit can be seen on the ClassPass app in real-time.

**Q: How long are the complimentary credits valid for?**

A: 10 Complimentary credits will be valid for one membership cycle (monthly) only. Members ClassPass account will refresh automatically in the subsequent cycle with 10 complimentary credits.

**Q: Will my CBD card be charged upon signing up to ClassPass?**

A: A nominal amount of AED 3 or less will be charged on the card, this is done to check the validity of the card and amount will be reimbursed on to the card.

**Q: Will I be charged for using ClassPass credits?**

A: Eligible cardholder will need to achieve minimum membership cycle retail spends of AED 7,500, failing to achieve will result in a fee of AED 59 charged on the primary cardholder's credit card account. No charge will be applied if minimum monthly spend criteria is met by the eligible cardholder.

**Q: What if I want to purchase more credits from the ClassPass app?**

A: It's simple. Simply tap Add Credits option from the menu and get discounted rates on additional credits purchase using CBD World Mastercard credit card.



**Q: What happens if I have booked a class/gym session using credits and missed out on attending the same?**

A: In case you have booked a class/ gym session and fail to attend, will result in a penalty being applied by ClassPass which will be charged directly on your CBD Credit Card added on the ClassPass app.

**Q: Can my supplementary cardholders avail 10 complimentary ClassPass credits?**

A: Yes, however, please note that the complimentary ClassPass credits are only applicable for one World Card amongst the Primary & Supplementary cardholders. Any incremental registrations for ClassPass by Primary or Supplementary Cardholders will be charged with a fee of **AED 59** per month.

**Q: I have some questions on the fitness merchant, what should I do?**

A: You can get in touch with ClassPass directly for any inquires by clicking Profile tab on the main menu, than go to settings and select the appropriate mode of communication.