

FREQUENTLY ASKED QUESTIONS – CBD SMILES CREDIT CARD

GENERAL

1. WHAT IS THE CBD SMILES CREDIT CARD?

The CBD Smiles Credit Card is a co-branded card offered by CBD in partnership with Etisalat and available in two variants:

- CBD Smiles Visa Platinum Credit Card
- CBD Smiles Signature Credit Card

2. WHAT ARE THE BENEFITS AVAILABLE ON CBD SMILES CREDIT CARD?

- The key benefit offered on the Card is **Smiles Points**. Smiles Points are reward points offered under the '**Smiles UAE**' program. Through the CBD Smiles Credit Card, customers can earn Smiles Points on card activation and on everyday spends.
- Once earned, the Smiles Points accumulate under a Smiles Membership assigned to each Cardholder and are available for redemption through the Smiles UAE mobile application at over 1000+ brands/stores across categories such as Shopping, Dining, Entertainment, Wellness, and Travel. Smiles Points can also be redeemed for Bill Payments, Recharge of Etisalat accounts, Deals and Discounts.
- Other benefits on the CBD Smiles Credit Card include complimentary Airport Lounge Access, complimentary Valet parking, Cinema discounts, 0% Easy payment plan, Balance transfer, Cash-on-Call, Credit Shield facilities and complimentary Travel and Purchase protection insurance. For full details of the card benefits, please visit www.cbd.ae

3. WHAT ARE THE ANNUAL MEMBERSHIP FEES ON THIS CREDIT CARD?

The applicable Membership Fees is as below:

- CBD Smiles Visa Signature Card – AED 999 (applicable from 1st Year onwards)
- CBD Smiles Visa Platinum Card:
 - For customers on boarded till 18-Jan-21: Free for First Year, AED 349 applicable from 2nd Year onwards
 - For customers on boarded from 19-Jan-21: Free for First Year, AED 199 applicable from 2nd Year onwards

4. CAN I GET THE CARD WITHOUT THE MEMBERSHIP FEE?

- CBD Smiles Visa Platinum Card is offered as First Year Free and the membership fee of AED 349 shall be levied on completion of each anniversary.
 - Customers who were on boarded from 01-Jul-20, shall be eligible for Annual Fee waiver subject to a minimum annual spends of AED 40,000
 - Customers who were on boarded from 10-Jan-21, shall be eligible for Annual Fee waiver subject to a minimum annual spends of AED 12,000
- CBD Smiles Visa Signature Card is offered with the fee from 1st year onwards and there is no first year free option available

5. HOW DO I APPLY FOR THIS CREDIT CARD?

You can apply for the CBD Smiles Credit Card through our website www.cbd.ae or by calling + 971 600 575 556.

SMILES BY ETISALAT

6. WHAT IS 'SMILES UAE'?

'Smiles UAE' or 'Smiles' is a loyalty program owned and operated by 'Etisalat'. The program allows all UAE residents (including non-Etisalat customers, e.g. customers with mobile numbers from DU, Virgin etc.) to enroll in the program and earn Smiles Points for purchases/payment of Etisalat services, for purchase of shopping vouchers at partner merchants and now also for everyday spends on their CBD Smiles Credit Card.

These Smiles Points can be redeemed for payment of Etisalat bills and at over 1000+ brands/stores across categories such as shopping, dining, entertainment, wellness, and travel through the Smiles UAE mobile application.

7. IS THERE ANY FEES AND CHARGES FOR ENROLLING IN SMILES?

Enrollment to Smiles is free. There are no enrollment fees or other charges applicable.

8. WHERE CAN I FIND THE TERMS AND CONDITIONS OF SMILES?

To view the Terms and Conditions of Smiles, please visit <https://smiles.etisalat.ae>

SMILES ENROLLMENT & ACCOUNT MAINTENANCE

9. HOW DO I ENROLL IN SMILES UAE?

Enrollment into Smiles UAE can be done directly by the Cardholder or by CBD on behalf of the Cardholder.

1.1 Directly by Cardholder

- 1) Download the "SMILES UAE" app from Apple Store or Google Play Store
- 2) Enter your CBD registered Mobile number you wish to use for enrollment
- 3) Enter the One-time-password (OTP) sent to the Mobile number provided
- 4) Enter the personal details requested including name, gender, nationality, date of birth and e-mail address (you may be asked to validate the e-mail address provided)

That's it! Enrollment is complete and a Smiles Membership is assigned to the Cardholder based on the mobile number provided. The Cardholder will receive an SMS from Smiles on the mobile number provided confirming the Enrollment.

1.2 By CBD on behalf of Cardholder (only Primary Cardholders will be enrolled into Smiles)

Using the Cardholder's card application, CBD will provide the requisite information including name, registered mobile number, gender, nationality, date of birth and e-mail address for Enrollment and assignment of Smiles Membership.

The Cardholder will receive an SMS from Smiles on the mobile number provided confirming the Enrollment.

The Cardholder can then follow the same steps mentioned above (please see 1.1) to access his Smiles Membership. It is critical to note that the mobile number and other personal details

entered on the Smiles UAE app by the Cardholder **must exactly match** those provided to CBD in the card application. If there is a mismatch in the details provided, the Cardholder will not be able to access Smiles Membership.

10. WHO CAN ENROLL INTO SMILES UAE?

UAE residents having a valid UAE mobile number can enroll into Smiles UAE. These include:

- a. Etisalat post-paid & pre-paid Mobile numbers owned by individuals (**Consumer Numbers**)
- b. Etisalat corporate numbers owned by companies/firms/enterprises but used by employees or agents (**Enterprise Numbers**)
- c. Non-Etisalat (e.g. DU, Virgin etc.) post-paid & pre-paid Mobile numbers owned by individuals or owned by companies but used by employees or agents (**Non-Etisalat Numbers**)

So, any UAE resident with a valid UAE mobile number can enroll into Smiles UAE. The program is NOT restricted only to Etisalat subscribers

11. I HAVE A VALID MOBILE NUMBER BUT IT IS NOT IN MY NAME? CAN I ENROLL INTO SMILES UAE?

For enrollment into Smiles UAE, the Primary Cardholder needs to provide a valid UAE mobile number mandatorily. However, it is not mandatory that the mobile number provided should be owned by (i.e. is in the name of) the Primary Cardholder. An example could be as follows:

Primary Cardholder is **Mr. A** but the mobile number provided by Mr. A to CBD is in the name of his spouse **Ms. B**. In this case, Ms. B is the **Owner** and Mr. A is the **User** of the mobile number. Mr. A can enroll into Smiles.

12. IF I HAVE PROVIDED SOMEONE ELSE'S MOBILE NUMBER, WHAT ARE THE IMPLICATIONS ON MY SMILES POINTS?

This is best explained using the same example as mentioned above:

CBD will share the mobile number provided by Mr. A (**User**) with Etisalat, Etisalat will assign an existing Smiles Membership to this mobile number if already enrolled in Smiles or assign a new membership if not enrolled. CBD will transfer Smiles Points accumulated on the Card to Etisalat who will then credit the Smiles Points to the Smiles Membership assigned of Mr. A (**User**). Mr. A will be able to access this Smiles Membership via the Smiles UAE mobile app on his phone to view and redeem the Smiles Points.

It is important to note the following:

- **Owner of the mobile number provided by Mr. A is Ms. B**
- **If Ms. B is also enrolled into Smiles UAE and has linked all her Etisalat accounts, then Ms. B will have access to view and redeem the Smiles Points available against Mr. A's Smiles Membership as well**

13. CAN I HAVE TWO SMILES MEMBERSHIPS FOR THE SAME MOBILE NUMBER?

No, a Smiles Membership is unique to a specific mobile number.

14. WHAT WILL HAPPEN TO MY SMILES MEMBERSHIP AND POINTS IF I CHANGE MY MOBILE NUMBER WITH CBD?

A Primary Smiles Cardholder can change his mobile number with CBD at any time however please note that when you update your mobile number, CBD will share the updated mobile number with Etisalat to check if there is a Smiles Membership already linked to this new mobile number or not.

- If a Smiles Membership is already linked , then the same number will be assigned to Smiles cardholder and thereafter all the accumulated points will be transferred to the updated Smiles Membership
- If a Smiles Membership is not found, then Etisalat will create a new Smiles Membership for the updated number and will be assigned to the Smiles cardholder. Steps mentioned in Q9 1.2 will be followed. Thereafter all the accumulated points will be transferred to the updated Smiles Membership

The Smiles cardholder would need to login in the Smiles UAE app by entering the updated mobile number and the OTP received to access the Smiles UAE app.

It is important to note the following:

As a result of the change in mobile number, Smiles Points earned till the date of change will reside under the older Smiles Membership and Points earned from the date of change will now accumulate under the new Smiles Membership. If the Cardholder wishes to link both the Memberships and / or combine Smiles Points, he / she will need to contact the Etisalat contact center at 800101.

15. CAN I CHANGE MY MOBILE NUMBER DIRECTLY ON SMILES MOBILE APP? WHAT HAPPENS IF I DO?

- Etisalat Consumers cannot change their mobile number directly on the Smiles UAE mobile app.
- Etisalat Enterprise (corporate) & Non-Etisalat customers can change their mobile number directly on the Smiles UAE mobile app and the existing Membership number shall be updated with the new mobile number. In such an instance the cardholder **must** update his/her mobile number with CBD Failing to provide the correct and complete mobile number to CBD will result in Smiles Points not being credited to the Cardholder's Smiles Membership at all or being credited to a different Smiles Membership that may not belong to the Cardholder.

16. WHAT WILL HAPPEN TO MY SMILES MEMBERSHIP AND POINTS IF I CHANGE THE MOBILE SERVICE PROVIDER BUT RETAIN THE SAME MOBILE NUMBER?

It is the Cardholder's responsibility to inform the Bank in situations where the Cardholder wishes to retain the same mobile number but has changed the service provider from Etisalat to non-Etisalat or vice-versa. Failing to inform the bank may lead to Smiles Points not being credited.

17. CAN I CHANGE MY MEMBERSHIP DETAILS ON SMILES? HOW?

Yes, Membership details can be changed through the Smiles UAE mobile app as follows:

- Open the SMILES UAE app and click on 'Account' tab
- Select 'Edit' option to update the details.

18. CAN SOMEONE ELSE ACCESS MY SMILES MEMBERSHIP? HOW CAN I PREVENT THIS?

Please refer to Q12 for the answer to this question. We strongly recommend that the Primary Cardholder should be the Owner of the Mobile number provided to CBD i.e. the number should be in the name of the Primary Cardholder.

19. CAN I LOG INTO MY SMILES MEMBERSHIP FROM A DIFFERENT DEVICE?

Yes, the Cardholder can login to his / her Smiles Membership through any device using the mobile number mapped to the Smiles Membership and after validating through a One-time Password (OTP). Please note that only ONE ACTIVE login session can be undertaken at any given time, so if the Cardholder is logging in to the same Smiles Membership from a different device, he / she will be logged out automatically from any previous sessions/devices.

20. CAN MULTIPLE SMILES MEMBERSHIPS BE ACCESSED THROUGH THE SAME DEVICE?

Yes, but the Cardholder would need to logout from the previous session and login using the mobile number mapped to the other Smiles Membership.

SMILES POINTS EARNING, TRANSFER AND POINTS BALANCE

21. HOW DO I EARN SMILES POINTS BY USING THE CBD SMILES CREDIT CARD?

Primary and Supplementary Cardholders can earn Smiles Points on Qualifying Transactions on their CBD Smiles Credit Cards. Please refer to the table below to understand the Earning Structure better.

Smiles Points – Type	Smiles Points – Earning Condition	Number of Smiles Points (CBD Smiles Signature Credit Card)	Number of Smiles Points (CBD Smiles Platinum Credit Card)
Welcome Bonus	Given only on the 1 st Year of onboarding CBD Smiles Signature card: only upon completing the first transaction within 30 days from card issuance date CBD Smiles Platinum Card only upon completing the first transaction within 30 days from card issuance date	50,000 points (worth AED 500)	50,000 points (worth AED 500). Refer Q22 for associated conditions to avail the 50,000 points.
Quarterly Bonus	Earned every calendar quarter if Cardholder meets the applicable spend target	15,000 points if spend target of AED 55,000 in the calendar quarter is met	7,500 points if spend target of AED 27,500 in the calendar quarter is met
Spend based: Etisalat Spends	Earned on all Qualifying Transactions undertaken at Etisalat	10 points per AED 1 of spend that is capped to a maximum absolute value of AED 250	5 points per AED 1 of spend that is capped to a maximum absolute value of AED 100
Spend based: Domestic Spends	Earned on all Qualifying Transactions undertaken in AED currency	2 points per AED 1 of spend	1.5 points per AED 1 of spend
Spend based: Preferential Categories	Earned on all Qualifying Transactions undertaken in specific Merchant Categories listed in Table 2 below	0.5 points per AED 1 of spend	0.5 points per AED 1 of spend
Spend based: International Spends	Earned on all Qualifying Transactions undertaken in non-AED currency	3 points per AED 1 equivalent of spend	2 points per AED 1 equivalent of spend
Campaign based*:	Based on the Campaign Offer. Refer to Q22 for current active campaign		

22. WHAT ARE THE ASSOCIATED TERMS AND CONDITIONS TO GET 50,000 SMILES POINTS ON SMILES PLATINUM CREDIT CARD?

All Smiles Platinum Credit Card on boarded from 01-Oct-2021 shall become eligible to receive 50,000 Smiles points subject to achieving a cumulative spend of AED 7,500 within 90 days from card issuance date. Balance transfers, cash on call and utility bill payment paid using CBD banking channels will not be considered. Only retail transactions at merchant's point of sale or e-commerce channel and utility bill payment made directly at service provide shall be considered.

23. WHEN WILL THE 50,000 SMILES POINTS BE CREDITED IN MY SMILES ACCOUNT?

50,000 Smiles points will be credited within 45 days from the date of completing the period of 90 days and on achieving the spend target of AED 7,500.

24. WHAT IS THE VALUE OF SMILES POINTS?

The value of each Smiles Point is determined and governed by Smiles and may vary based on the purpose of redemption, i.e. the redemption rate may differ for bill payments vs any other purchases such as merchant vouchers, add on packages, device purchases etc. The Bank does not have a control on the redemption rates applied by Smiles.

25. WHEN WILL THE WELCOME BONUS BE REWARDED?

On activation of the Primary Credit Card and on successfully completing the first transaction within 30 days from card issuance date.

26. DO I EARN SMILES POINTS ON ALL CREDIT CARD TRANSACTIONS?

Primary and Supplementary Cardholders can earn Smiles Points on Qualifying Transactions only.

Qualifying Transactions include the following:

- a) Card Present transactions at Retail merchants e.g. transactions at point-of-sale (POS) terminals
- b) Card-not-Present transactions at Retail merchants e.g. e-commerce transactions
- c) Utility Bill Payment transactions executed directly on the merchant websites or merchant's proprietary mobile application or at merchant's office/direct outlets/shops (e.g. Etisalat, DU, DEWA, SEWA, ADDC etc.)
- d) Reversal/Refund transaction initiated by the merchant against the original transaction. These transactions will offset the retail spends in the Calendar Month in which the refund or reversal transaction has been processed by the merchant in accordance to the category of spend and adjust the Cashback earnings for the same Calendar Month.

Non-Qualifying Transactions include the following:

- a) All transactions other than Qualifying Transactions
- b) Utility Bill payments (e.g. Etisalat, DU, DEWA, SEWA, ADDC, RTA & other payments) made through the Bank's digital channels e.g. CBD Online Banking, CBD Mobile App or at merchant's third party partners who shall act as payment aggregators by offering one platform for payment of electricity, telecom, RTA, international mobile top-ups and other payment services, e.g. MBME, PayPal etc.
- c) Any payments made through third party payment service providers/channels or payment aggregators where the payment is not made directly to the merchant(s)/institution(s)
- d) Cash withdrawals (through ATM's, Banks, Exchange houses or through any withdrawal channels)

- e) Balance Transfers & Cash on Call facilities availed
- f) Insurance charges levied by the bank
- g) Fees & Charges levied by the bank
- h) Any adjustment entries (if any) levied on the card by the bank or any other transactions determined by the Bank from time to time

27. IS THERE A CAP ON THE SMILES POINTS I CAN EARN EVERY MONTH?

- Smiles Points earned in a Calendar Month will be capped to the credit limit assigned to the Card. For example, if the credit limit on the Card is AED 50,000, then only Qualifying Transactions of a total value of AED 50,000 in within the Calendar Month would be eligible for Smiles Points earning.
- CBD Smiles Visa Signature Card - Earn of 10 Smiles points for any Etisalat spends or Smiles mobile app spend is capped to a maximum absolute value of AED 250
- CBD Smiles Visa Platinum Card - Earn of 5 Smiles points for any Etisalat spends or Smiles mobile app spend is capped to a maximum absolute value of AED 100

28. WHAT ARE THE ELIGIBILITY CONDITIONS TO EARN THE QUARTERLY BONUS?

- Quarterly Bonus Smiles points are given in addition to the regular Smiles points which are earned against every qualifying transaction in international or domestic category.
- Quarterly Bonus is calculated on a calendar quarter (i.e. 01-Jan to 31-Mar | 01-Apr to 30-Jun | 01-Jul to 30-Sep | 01-Oct to 31-Dec)
- At the end of every calendar quarter the cumulative spends of all qualifying transactions meeting the required thresholds (i.e. AED 55,000 on Smiles Signature & AED 27,500 on Smiles Platinum) the applicable quarterly bonus shall be rewarded in the first week of the subsequent calendar quarter

Kindly refer the below example below for clarity:

- Card issued on 01-Sep'19, delivered to customer on 05-Sep'19 & activated on 05-Sep'19
- All qualifying spend transactions during the period 05-Sep'19 to 30-Sep'19 (i.e. 25 days) shall be considered to determine the cumulative spends
- Cardholders getting the benefit of 3 full months for the 1st calendar quarter will be subject to the date on which the card was applied. From 2nd calendar quarter onwards, every cardholder shall get 3 full months to achieve the spend threshold.

29. CAN I TRANSFER MY SMILES POINTS TO SOMEONE ELSE?

No, transferring of Smiles Points is not permitted.

30. CAN I CONVERT MY SMILES POINTS TO CBD REWARD POINTS?

No, transferring of Smiles Points to CBD Reward Points is not permitted.

31. HOW WILL CBD TRANSFER MONTHLY SMILES POINTS TO MY SMILES MEMBERSHIP? HOW WILL I KNOW HOW MANY SMILES POINTS I HAVE EARNED BY USING THE CREDIT CARD?

CBD will calculate Smiles Points earned on Qualifying Transactions daily. The Smiles Points accumulated in each Calendar Month will be transferred for credit to the Cardholder's Smiles Membership by the beginning of the following Calendar Month. Within 72 hours of transfer from CBD the Cardholders can view the Smiles Points in their respective Smiles Membership.

- Open the SMILES app and click on 'Account' tab
- Select 'Transactions' and view the Smiles Points transferred under 'Earning'

You will also receive an SMS from Smiles UAE once the points have been credited to your Smiles Membership

32. WHERE CAN I FIND MY SMILES POINTS BALANCE?

Cardholders can view their Smiles Points balance on the Home Screen after logging into the Smiles UAE mobile app.

33. CAN I SEE THE POINTS EARNED AGAINST EACH CARD TRANSACTION IN THE SMILES APP?

Points earned against each card transaction cannot be seen in Smiles UAE app, the Smiles Points accumulated during the Calendar Month will be transferred for credit to the Cardholder's Smiles Membership on the beginning of the following Calendar Month. Cardholders can view only the accumulated Smiles Points transferred in the Smiles App.

REDEMPTION, EXPIRY & FORFEITURE OF SMILES POINTS

34. HOW DO I REDEEM MY SMILES POINTS?

Redemption of Smiles Points can be done through the Smiles UAE mobile app only. Cardholders need to login to Smiles UAE app to access their Smiles Membership and choose one of the options below to begin redemption

- **Bills** (payment for Etisalat services including bill payment, Wasel recharge etc.)
- **Cash vouchers** at over 1000+ merchant stores across dining, shopping, entertainment, shopping and travel
- **Shop** on Smiles eShop

35. IS THERE A MINIMUM SMILES POINTS BALANCE I NEED BEFORE I CAN REDEEM?

There is no minimum Smiles Points balance required for redemption.

36. I DON'T HAVE ENOUGH SMILES POINTS TO REDEEM. CAN I PAY PARTLY USING MY CREDIT CARD?

Yes, you can redeem Smiles points fully or partly by paying the differential amount using your credit card.

37. CAN I REDEEM MY SMILES POINTS AT IN-STORE MERCHANTS & E-COMMERCE/ONLINE MERCHANTS?

No, redemption of Smiles Points directly in merchant stores or at online merchants is currently not supported. But the Smiles Mobile app is home to discounts, deals and offers from over 1000+ merchants and Cardholders can easily redeem their Smiles Points for merchant discount vouchers.

Upon successful redemption the e-voucher is automatically stored in the Smiles mobile app and can be accessed as below:

- Open the SMILES UAE app and click on 'My Vouchers' tab
- View the redeemed vouchers under 'Active'

Cardholders can visit the merchant's stores, show the e-voucher to the merchant for payment against goods or services purchased.

38. I AM TRYING TO REDEEM MY SMILES POINTS THROUGH THE SMILES MOBILE APP BUT IT KEEPS SHOWING AN ERROR. WHAT DO I DO?

Please call the Etisalat contact center at 800101

39. I REDEEMED MY SMILES POINTS FOR A DISCOUNT / DEAL / OFFER BUT HAVE NOW CHANGED MY MIND AND WANT TO GET MY SMILES POINTS BACK. IS THAT POSSIBLE?

No. Smiles Points once redeemed cannot be refunded or reinstated. However you may contact Etisalat contact center at 800101 for clarifications

40. I WAS NOT HAPPY WITH THE DISCOUNT / DEAL / OFFER / EXPERIENCE I RECEIVED FROM THE MERCHANT AFTER REDEMPTION. WHAT CAN I DO?

Please call the Etisalat contact center at 800101 to register your grievance.

41. CAN I REDEEM MY SMILES POINTS FOR CASHBACK?

Redemption of Smiles Points for Cashback is not permitted.

42. CAN SOMEONE ELSE REDEEM MY SMILES POINTS? HOW CAN I PREVENT THIS?

Please refer to Q11 & Q12 for the answer to this question. We strongly recommend that the Primary Cardholder should be the Owner of the Mobile number provided to CBD i.e. the number should be in the name of the Primary Cardholder.

43. DO MY SMILES POINTS HAVE AN EXPIRY DATE?

Smiles Points earned have an expiry of 2 years from the date of earning. Please note that expiry of Smiles Points is governed by the Terms and Conditions of Smiles by Etisalat as published on <https://smiles.etisalat.ae>. We would strongly recommend that Cardholders familiarize themselves with these Terms and Conditions.

44. CAN MY SMILES POINTS BE FORFEITED?

In the event of six continuous months of inactivity on the Smiles mobile app i.e. Smiles Membership is not accessed via the Smiles mobile app for six continuous months, the accumulated Smiles Points may be forfeited at Etisalat's discretion. Please note that forfeiture of Smiles Points is governed by the Terms and Conditions of Smiles by Etisalat as published on <https://smiles.etisalat.ae>. We would strongly recommend that Cardholders familiarize themselves with these Terms and Conditions.

45. HOW WILL I KNOW HOW MANY SMILES POINTS ARE EXPIRING?

Cardholders can view the number and date of Smiles Points expiring, on the Home Screen after logging into the Smiles mobile app

46. IN WHAT CIRCUMSTANCES CAN MY SMILES MEMBERSHIP BE CANCELLED? WHAT HAPPENS TO MY ACCUMULATED SMILES POINTS IN SUCH A CASE?

If the Cardholder does not log in to the Smiles mobile app for a consecutive 6 months, Etisalat reserves the right to expire all earned points and cancel the Smiles Membership. Memberships are automatically terminated on the death or bankruptcy of the Cardholder. Smiles Points accumulated prior to termination in these circumstances will be immediately cancelled. However, Etisalat may at its own discretion, reinstate these Smiles Points in favor of the heirs of the deceased Member upon the request of his or her personal representative.

Cardholders may at any time cancel their Smiles Membership by calling the Etisalat Contact Centre at 800101 or by making a request in writing to care@etisalat.ae

Please note that termination of Smiles Membership is governed by the Terms and Conditions of Smiles by Etisalat as published on <https://smiles.etisalat.ae> we would strongly recommend that Cardholder's familiarize themselves with these Terms and Conditions.
