

1. The Commercial Bank of Dubai (CBD) “CBD Advantage” offer is available to all qualifying customers, who meet the eligibility criteria as determined by CBD at its sole discretion from time to time.
2. Customers should avail a minimum Personal Finance amount of AED 100,000 in order to be eligible for the CBD Advantage offer.
3. In addition to the Personal Finance the customer must avail a CBD Credit Card and a CBD Overdraft facility, to qualify for the CBD Advantage offer (CBD Overdraft facility criteria does not apply to Attijari Al Islami Banking customers).
4. Only Expatriate and UAE National short tenor Personal Finances will be eligible for the CBD Advantage Offer.
5. Existing Personal Finance, Credit Card or Overdraft customers will not qualify for the CBD Advantage offer.
6. The CBD Credit Card must be activated and Overdraft facility set up on the system within **90 days** from the date of Personal Finance disbursal in order to qualify for the offer.
7. The gifts are based on the Personal Finance amount disbursed and are listed in the below table.

Personal Finance Amount (AED)	Gift
≥ 100,000 - 249,999	iPad Mini 4
≥ 250,000 - 399,999	iPad Pro
≥ 400,000	iPhone X

8. The campaign will begin on **10th June 2018** and end on **9th July 2018**.
9. One customer will be eligible for 1 voucher code only.
10. Customers availing discounts or waivers on profit will not be eligible for the CBD Advantage offer.
11. Customers with any reversal, refund or disputes relating to any of the products in the CBD Advantage bundle will be excluded from the offer.
12. CBD reserves the right to disqualify a customer at any time at its sole and absolute discretion without prior notice.
13. The gift voucher code will be sent to the customer through registered mobile number or through any other delivery channel deemed appropriate by CBD.
14. Commercial Bank of Dubai has partnered with Jacky’s Retail LLC for this campaign. Commercial Bank of Dubai will send eligible customers a gift voucher code from Jacky’s Retail LLC for the value of the eligible gift. This gift voucher code can only be redeemed at **Jacky’s Retail LLC Online Store**. The gift voucher code cannot be exchanged for cash.



15. Commercial Bank of Dubai does not provide guarantee or warranty for the quality or fitness for use, functionality of the items purchased through the Retailer.
16. The customer has the right to utilize the value of the gift voucher code for any other product that is available at the Retailer. This is at the sole discretion of the Retailer with no liability towards the Bank.
17. The voucher code will have a validity of 60 days from the date of issue. This expiry will neither be extended nor will a new voucher code be issued once expired.
18. The voucher code will be issued in the following month from the last product activation date. (E.g. If the Personal Finance is disbursed in **June 2018**, but the card and overdraft is activated in **July 2018**, the gift voucher code will be sent in **August 2018**).
19. Voucher codes will be redeemable as per the stated T&Cs and on the **Retailer’s online store** or as communicated by the Retailer at the time of redemption.
20. If the Personal Finance or Credit Card or Overdraft (except for Islamic Banking) is closed or delinquent during the campaign period or the fulfillment period, the customer will be excluded from the CBD Advantage offer.
21. In case the Personal Finance or Credit Card or Overdraft (except for Islamic Banking) or any two of these products or all three products are closed within the first 12 months from Personal Finance disbursement date, the bank will charge the customer 50% of the AED value of the voucher code which was issued to the customer as part of the CBD Advantage offer.
22. Commercial Bank of Dubai reserves the right to stop the CBD Advantage offer or amend the terms relating to the gift, eligibility and/or the method in which the gift is awarded to the customer or change or revoke its partnership with the Retailer at any time at its sole discretion without prior notice.
23. These Terms & Conditions are to be read in conjunction with the standard Commercial Bank of Dubai product Terms & Conditions and the customers participating in the CBD Advantage offer understand and unconditionally agree to be bound by these as and when they apply for the CBD Advantage offer.
24. In no event shall Commercial Bank of Dubai or any of its affiliates, officers, directors, employees or any staff be liable for any loss, damage or expense arising out of or otherwise related to this offer.
25. The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates.