

Commercial Bank of Dubai Back to School - Terms & Conditions

The offer is specifically targeted to Commercial Bank of Dubai Credit Cardholders who have received the offer through emailers, SMSs or any other channel by the bank.

Travel vouchers will be given to customers who reach the assigned target communicated to them by the bank and also enroll in the campaign by sending SMS **BTS** to 4266 from their registered mobile number during the campaign period - **(8th Jan, 2018 till 8th Feb, 2018)**.

Travel Vouchers will be delivered to customers either electronically or through courier services as deemed appropriate by the Bank.

Eligible customers will be contacted by Commercial Bank of Dubai and customers may choose to get one of the following voucher equal to value communicated to them by the bank:

- MMI Travel voucher valid for travel on Emirates Airline.
- MMI Travel voucher valid for travel on Etihad Airways.

Excess amount required to purchase the air ticket at the time of redemption has to be paid using a Commercial Bank of Dubai Credit Card else the voucher will not be accepted for redemption.

The campaign will run from 8th of Jan, 2018 till 8th of Feb, 2018. **Spends across all Educational Institutions Payments will be included as part of the Campaign.**

Customer can also convert the transaction (*min. amount AED 500*) to 0% Installment Plan for 3, 6 or 12 months with a one-time nominal processing fee. In case customers convert the transaction to 0% Installment Plan, they will not be eligible for the Travel voucher.

To convert spends to 0% installment plan; customers have to SMS **PLAN** to 4266 after making the payment and **before 10th Feb, 2018** from their registered number.

Transaction date as opposed to posting date will be considered for calculating customer eligibility.

Commercial Bank of Dubai reserves the right to change the form or amount of the Prize and/or the method in which Prize is awarded to the winning Account Holder at any time at its sole discretion.

Spends made on supplementary cards will be included in the overall card account level spend and customers will have to make all spends on one Commercial Bank of Dubai Credit Card to achieve the assigned target.

One customer will be eligible for 1 voucher only during the campaign period.

Any purchase reversal, refund or disputed transactions will be excluded from the offer.

Commercial Bank of Dubai reserves the right to disqualify the Account Holder at any time from the Prize or as a winning Account Holder at its sole discretion and without notice.

By registering for the offer through sending SMS BTS to 4266, the customer acknowledges and agrees that in the event he/she is declared the winner of the Prize, his/her name (as recorded with Commercial Bank of Dubai) and picture may be released to the media and/or the general public. Commercial Bank of Dubai is not liable for any harm, loss, cost or expense of any kind, including legal fees, incurred or suffered by the winning Account Holder as a result of such release.

Commercial Bank of Dubai reserves the right to notify the winner by callout, SMS, emailer or any other means as deemed appropriate by the bank.

The customer does not have the right to cash out the Travel voucher.

Commercial Bank of Dubai reserves the right to exclude any cardholder from participation in the offer before, during or after the promotion without giving any reason whatsoever for disqualification from the offer.

Commercial Bank of Dubai reserves these rights to amend the Terms and Conditions anytime during or after the promotion period with the latest T&Cs being available on this web link.

Commercial Bank of Dubai reserves the right to withdraw the offer at any time without notification to the customer.

Any cards closed or delinquent during the campaign period or the fulfillment period will be excluded from the promotion.

The campaign vouchers will be sent to eligible customers within 60 days of campaign end date.

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.

These Terms & Conditions are to be read in conjunction with the standard Commercial Bank of Dubai Credit Card Terms & Conditions and the campaign participating customers understand and unconditionally agree to be bound by these once they send an SMS to register for the promotion.

The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates.