

CBD Smiles Credit Cards

Campaign Terms and Conditions

- All terms and conditions of CBD Smiles Credit Card will continue to apply as-is including the regular earnings of Smiles points based on the spend categories as per the main offering of the product.
- This promotion is valid and applicable to only New Smiles Credit Card customers (“Eligible Customers”)
- Following customers are not eligible for this Bonus Smiles promotion
 - Customer who will convert their existing non-Smiles CBD Credit Card to any CBD Smiles Credit Card.
 - Customers who have cancelled their Smiles Credit Card in the last 6 months from the start date of the campaign
- Bonus Points for eligible customers will be credited as follows:
 - 30 days spend based Bonus Smiles will be credited within 45 days post completion of 30 days spend period from the date of acquisition
 - Quarterly Spend based bonus Smiles will be credited within 45 days post completion of Quarterly Spend Period.
- Customer can get the maximum value from the campaign as per below illustration which is shown based on spends at Smiles/ Etisalat and other domestics purchases.

For CBD Smiles Signatue Credit Card (illustration)

Smiles points earned for spends on Smiles/Etisalat only	Required Spend	Bonus Smiles	Regular Smiles earned on Smiles (10 Smiles earned per AED 1)	Total Smiles Earned from Smiles App/ Etisalat Spends
Spends 30 days from Card Issuance Date	AED2,500	50,000	25,000	75,000
Spends between 31 to 90 days from Card Issuance Date	AED5,000	25,000	50,000	75,000
	AED7,500	75,000	75,000	150,000

Smiles Points on Spends of Other Merchants	Required Spend	Bonus Smiles	Regular Smiles earned for Domestic transactions (2 Smiles earned per AED 1)	Total Smiles Earned on Spends of Other Merchants
Spends 30 days from Card Issuance Date	AED5,000	50,000	10,000	60,000
Spends between 31 to 90 days from Card Issuance Date	AED42,500	15,000	85,000	100,000
	AED47,500	65,000	95,000	160,000

Total points on all Spends 90 days from Card Issuance Date	AED55,000	140,000	170,000	310,000 Smiles
---	------------------	----------------	----------------	-----------------------

For CBD Smiles Platinum Credit Card (illustration)

Smiles points earned for spends on Smiles/Etisalat only	Required Spend	Bonus Smiles	Regular Smiles earned on Smiles (5 Smiles earned per AED 1)	Total Smiles Earned from Smiles App/ Etisalat Spends
Spends 30 days from Card Issuance Date	AED2,000	20,000	10,000	30,000
Spends between 31 to 90 days from Card Issuance Date	AED4,000	15,000	20,000	35,000
	AED6,000	35,000	30,000	65,000

Smiles Points on Spends of Other Merchants	Required Spend	Bonus Smiles	Regular Smiles earned for Domestic transactions (1.5 Smiles earned per AED 1)	Total Smiles Earned from Spends on of Other Merchants
Spends 30 days from Card Issuance Date	AED3,000	20,000	4,500	24,500
Spends between 31 to 90 days from Card Issuance Date	AED18,500	7,500	27,750	35,250
	AED21,500	27,500	32,250	59,750

Total Points on all Spends 90 days from Card Issuance Date	AED27,500	62,500	62,250	124,750 Smiles
---	------------------	---------------	---------------	-----------------------

- Any purchases on preferential merchants will earn less Smiles on spends as per the product main offering.
- Any International spends will earn more Smiles as per the product main offering.
- Any domestic & international retail spends done on other merchants excluding Smiles/ Etisalat will be applicable for Bonus Points “Under Other Merchants category” as shown above.
- Bonus Points for spends on Smiles will only be applicable if the customer has done the retail purchases on Smiles or on Etisalat as shown above.
- Required spend at Smiles app/Etisalat Channels is mandatory/ a pre-requisite to qualify for the overall bonus points of this campaign.
- In case customer spends at Smiles app/Etisalat Channels only but does not full fill the criteria of spends on “Other merchants”, the customer will still qualify for Bonus Points for Smiles Category Spends.
- Any purchase reversal, refund or disputed transactions will be excluded from the campaign.
- Any other debits or credits will not be considered for bonus points.
- In case the customer cancels the card any time within first 12 months from card issuance date,
 - First year annual fee waiver will not be applicable and customer will be charged with Annual Fee amount on pro-rata basis.
 - All the campaign bonus points (if already credited to the customer) prior to cancellation request will be charged to the card account prior to cancelling the card at customer value of per Smile point.
 - If the bonus points are yet to be credited, in such case customer will be excluded from the campaign for bonus points.

- The card/ card account to remain spend active and non-delinquent at the time of bonus points credit.
- Commercial Bank of Dubai reserves the right to contact the customer by callout, SMS, emailer, or any other means as deemed appropriate by the Bank at any time as part of this promotion.
- Commercial Bank of Dubai reserves the right to exclude any cardholder from participation in the promotion before, during or after the promotion period without giving any reason whatsoever for disqualification.
- 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 made available on this document.
- Commercial Bank of Dubai reserves the right to withdraw the campaign at any time without notification to the customer.
- Bank reserves the right to disqualify the customer subject to any mis-conduct or financial loss by the customer to the bank or due to any delinquency/ mis-payments status at the bonus point credit.
- 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.
- The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates.