

# CBD Digi Account Terms and Conditions



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Millionaire

with UAE's most rewarding  
digital account



In consideration of Commercial Bank of Dubai (hereinafter referred to as "the Bank", "Bank", "bank", and/or "CBD") which expression shall include their successors and legal assigns agreeing to open an account (as hereinafter defined) to the applicant of the account, accountholder, and/or the customer (hereinafter referred to as "the Customer", "Customer", "customer", "the Accountholder", "Accountholder" and/or "accountholder") or the performance of any transaction or subscription to any Banking services (as hereinafter defined), the Customer hereby agrees to the "General Terms and Conditions of Accounts and Banking Services", available on the Bank's website [www.cbd.ae](http://www.cbd.ae), and additionally to following terms and conditions for the CBD Digi Account Dubai (hereinafter referred to as "CBD Digi Account", "Digi Account", "the Account", and/or "account"), in addition to any other terms and conditions issued by the Bank in relation to the Account(s) and Banking Services (hereinafter collectively referred to as "the Terms and Conditions" and/or "Terms and Conditions").

All these Terms and Conditions shall apply on all the bank accounts of any kind opened or maintained by the customer of the bank having to apply for any account or product or transaction or having any account or product or transaction with the bank and these terms and conditions govern all the services and transactions conducted through those accounts.

The customer's signature on the Bank's Account opening forms and applications, electronic applications, subscription or usage of any services/product offered by the Bank and conducting of any transaction with the Bank shall constitute an acceptance to these Terms and Conditions as amended from time to time.

## Phrasing

Words importing only the singular shall include the plural and vice versa, and where the Account is a joint Account, reference to single customer shall be reference to all customers in the names of whom the account is opened, unless the text indicates otherwise. The words importing any gender shall include all genders, words importing person shall include a sole proprietor, partnership, firm, company, corporation or other legal person. These Terms and Conditions and their amendments

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constitute an integral part of the Account opening documents and relevant Banking Service documentations offered by the Bank to the Customer.

## Definitions

In these Terms and Conditions where the context so admits the followings expressions shall have the meanings herein designated unless the context otherwise require:

**Account:** means any of the following accounts: Current Account, Savings Account, Call Account, Fixed Deposit and any other type of Account or deposit opened with the Bank under any name.

**Bank:** means CBD and its branches, successors and legal assigns. **Customer:** means any natural or legal person who has an Account with the Bank and/or subscribed to utilizing any of the Bank Services.

**Banking Service:** means any kind of banking service(s) offered by the Bank to the Customers such as and without limitation Branch Banking, Internet Banking, Phone Banking, Mobile Banking, withdrawals, deposits and payments through Automated Teller Machines (ATM) and Cash Deposit Machines, making payments through the internet or any other technology, and/or any other kind of Banking Services provided to the Customer at any time.

**Agents:** means any person or persons appointed or approved by the Bank to support or offer Banking Services.

**Beneficiary:** means the authorized recipient of any funds through Banking Services.

**Customer's Instructions:** means the instructions given by the Customer to the Bank from time to time regarding the Account. **The Bank Electronic Instructions:** means the Bank

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electronic documentation via the Internet, ATMs, Mobile Banking, Phone Banking, operating instructions or reference guidelines issued by the Bank in any written form or in the guide on the Bank website. Internet: means a collection of information stored in a computer available throughout the world.

**Smiles and/or Smiles Points:** means the loyalty and rewards program of Etisalat, also known as Emirates Telecommunications Corporation.

## CBD Digi Account – Terms and Conditions

In addition to the Terms and Conditions, and if any, set forth in the application form and/or Mobile Banking completed by the customer, the Customer agrees that the following terms and conditions are applicable to CBD Digi Account.

1. The Customer hereby agrees to the “General Terms and Conditions of Accounts and Banking Services”, available on the bank’s website [www.cbd.ae](http://www.cbd.ae)
2. The Digi Account is applicable for customers opening accounts through CBD Mobile App.
3. The Customer willing to sign-up for the Digi Account and any associated offer, will require to provide duly signed application forms as provided by the CBD authorized agent or staff.
4. The account should be opened as per the requirements of the bank.
5. The Bank may at its sole discretion decide and may change from time to time the interest rate, features, and/or the benefits applicable for this CBD Digi Account or discontinue the associated features or benefits. Such changes may be executed without prior notice to the customers.
6. Details of the Digi Account and/or any associated offer or promotion will be provided on the Bank’s website [www.cbd.ae](http://www.cbd.ae). It is the customer’s responsibility to refer to the details and understand how and when it will apply.
7. If the customer and the opened account is eligible, the bank may provide a FREE Welcome Gift which will be made available through the bank’s partner(s) and CBD bears no responsibility on the product / gifts being offered.

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## Smiles Benefits with CBD Digi Account – Terms and Conditions

In addition to the Terms and Conditions, and if any, set forth in the application form and/or Mobile Banking completed by the customer, the Customer agrees that the following terms and conditions are applicable to CBD Digi Account.

1. The features and benefits associated with Smiles are published on the bank's website, [www.cbd.ae](http://www.cbd.ae), and it is the customer's responsibility to refer to the details and understand how and when it will apply.
2. To avail the features and benefits of Smiles associated with the CBD Digi Account, the customer must enter the promo code ETS20 while opening the account on CBD Mobile App.
3. The features and benefits of Smiles are applicable only for conventional Current Accounts in AED currency.
4. Smiles and/or Smiles points are governed by rules and policies of Etisalat.
5. Etisalat may at its absolute discretion amend/change Smiles and/or Smiles points program and/or add to the Smiles and/or Smiles points program from time to time without any prior notice to the customer. The bank is not responsible for these changes and/or its implications on the customer.
6. The Bank may at its sole discretion decide and may change from time to time the features and benefits of Smiles and/or Smiles points associated with the CBD Digi Account or discontinue the features and benefits. Such changes may be executed without prior notice to the customers.
7. Staff working at CBD or affiliate companies and/or immediate relatives will be excluded from the features and benefits of Smiles and/or Smiles points associated with the CBD Digi Account, which is solely at the discretion of the bank.
8. The Terms and conditions governing Personal Accounts and Online Banking/Digital Banking service will apply.