

## Make your money work harder every month while you relax!

Earn up to 1.50%

### Terms and Conditions



In addition to the General Terms and Conditions, the Customer agrees that the following terms and conditions are applicable to this promotion.

1. The promotion is applicable for Individual & SME Customers and Accountholders with AED currency current and savings accounts only. And for Islamic accounts, for AED currency Savings accounts only.
2. High interest accounts, such as, eSaver, Mustaqbali, Active Saver, and all deposit etc. accounts are excluded. This is applicable to both, Islamic and Conventional.
3. The Bank may at its sole discretion decide and may change from time to time the interest rate and benefits applicable for this product or discontinue the offer. Such changes may be executed without prior notice to the customers.
4. Interest is calculated based on daily average incremental balance at the customer level meaning from the balance in all of the customer's accounts as on 10-Oct-2020 and till end of the promotion period, till 31-Mar-2021.
5. During the promotion, to be eligible for the higher interest rate, the calculation will be based on average daily balance in the Current and/or Savings Account(s), which should be increased as per the above mentioned segment amount, from the balance as on 10-Oct-2020, and it will be taken as an average daily balance from start till end of the promotion period. The interest will be paid one-time, from start till end of the promotion period, and will be credited to your account by or before 15-Apr-2021. For Islamic Accounts, the credit will be aligned after the existing payout cycles.



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- Customer will have to maintain the daily average balance with new funds, equivalent of the eligible balances for the respective segment, from the start till the end of the promotion for the eligible new funds to get interest earning for the month where the average incremental balance is as per the minimum threshold.
- Incremental balances due to transfer from disqualified accounts (eSaver, TD, etc.) under same RIM or affiliated accounts to be excluded.
- Movement of funds between accounts and affiliate accounts will be excluded from the promotion.
- The customer must opt-in to participate in the promotion. The opt-in must be by sending **More** to 4266 via SMS. The customer must opt-in by or before 30-Nov-2020.
- Any exceptional approvals from opt-in must be requested and may be / may not be approved as per the bank's process and policy.
- Interest rates and earning rules may change from time to time (subject to CBD's sole discretion) and will be communicated accordingly.
- For Islamic accounts, only Savings accounts will be considered for payout.
- Details of this campaign 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 interest rate and other product details and understand how and when it will apply, accrue and paid if eligible.
- CBD Staff is excluded from the promotion.