

CBD Rewards: Points Earn-Grid

1. Credit Cards

Product	Transaction Type	Description	Number of Points						
			Visa Platinum	Visa Internet	Visa Business	Mastercard Titanium	Visa Signature	Mastercard World	Visa Infinite
Conventional & Islamic Credit Cards	Welcome Bonus*	Points given on meeting a minimum Spend target specified (includes purchases and cash spends but excludes utility payments made via CBD digital channels)	20,000 on AED 500 of Spend	20,000 on AED 500 of Spend	20,000 on AED 500 of Spend	20,000 on AED 500 of Spend	30,000 on AED 2500 of Spend	40,000 on AED 5000 of Spend	60,000 on AED 5000 of Spend
	Domestic Spends** Per AED 1 of Spends made at merchants domiciled in the UAE	Spends classified by Mastercard or Visa as Supermarket / Grocery/ Government / Utility bills / Fuel / Car rental / Auto dealerships / Insurance/ Quick Service Restaurants/ Education	0.5	0.5	0.5	0.5	0.5	0.5	0.5
		All Other Domestic Spends	1	1	1	1	1.5	2	2.5
	International Spends ** Per AED 1 of Spends made at merchants domiciled outside the UAE	Spends classified by Mastercard or Visa as Supermarket / Grocery/ Government / Utility bills / Fuel / Car rental / Auto dealerships / Insurance/ Quick Service Restaurants/ Education	0.75	0.75	0.75	0.75	0.75	0.75	0.75
		All Other International Spends	1.5	1.5	1.5	1.5	2	2.5	3

* Welcome Bonus is given provided the cardholder meets the spend target specified above within 30 days from card issuance date.

**Excludes Balance Transfer, Cash-on-Call, Cash spends and utility bill payments charged made via CBD Digital channels

2. Loans (including Personal Loans, Auto Loans and Home Loans)

Product	Transaction Type	Number of Points (per AED 100,000)
Conventional or Islamic Personal Loans*	New Personal Loan	500
	Top Up of an existing Personal Loan	500
Conventional or Islamic Auto Loans*	New Auto Loan	500
	Top Up of an existing Auto Loan	500
Conventional or Islamic Home Loans*	New Home Loan	500
	Top Up of an existing Home Loan	500

*To earn CBD reward points on Loans, a minimum amount of AED 100,000 needs to be disbursed.

3. Digital Channel usage

Channel	Transaction Type	Description	Number of Points
Online & Mobile Banking	First time registration with Channels	First time when a user creates a user id & login to channel[Mobile or Online]	500 on User Registration
	First Time Set-up for Utility Bill Payments	First time when a particular Utility is registered via digital channels. Multiple accounts registered against same utility will not earn any points.	250 per Utility Registration
	Utility Bill payments via CBD credit cards and CASA Accounts	Award 50 points per transaction for the First 10 transactions with a monthly cap of 500 Points	50 per transaction
	International Funds Transfer	International Funds transfer greater than or equal to AED 5,000	500 per Transaction

4. Current Accounts & Savings Accounts

Product	Transaction Type	Description	Number of Points (CBD Personal)	Number of Points (CBD Private & CBD Elite)
Conventional or Islamic Current Account	Opening of New Current Account	Account must be funded with a minimum of AED 1 within 60 days from account opening date.	3,500	5,000
	Incremental Balance	Monthly incremental average balance greater than or equal to AED 10,000	30 for every AED 1,000*	40 for every AED 1,000*
	Incremental Balance Bonus	Monthly incremental average balance greater than or equal to AED 500,000	1,000	1,000
Conventional or Islamic Savings Account	Opening of New Savings Account	Account must be funded with a minimum of AED 1 within 60 days from account opening date.	3,500	5,000
	Incremental Balance	Monthly incremental average balance greater than or equal to AED 10,000	20 for every AED 1,000**	20 for every AED 1,000**
	Incremental Balance Bonus	Monthly incremental average balance greater than or equal to AED 500,000	500	500

*Capped to a maximum of 300,000 points for CBD Personal and 350,000 for CBD Private & CBD Elite clients per calendar year

**Capped to a maximum of 200,000 points for CBD Personal, CBD Private & CBD Elite clients per calendar year.

Note: CBD Live Now Accounts, CBD Save Now Accounts, E-Saver Accounts, Mustaqbali Accounts, any recurring deposits and Time Deposit Accounts are excluded from points earning.