

CBD Travel Bonanza Campaign-Terms and Conditions

- The campaign is specifically targeted to customers who currently don't hold any CBD Credit Card and will apply for a credit card through CBD Mobile app during the campaign period i.e. 01 July till 31 July 2021.
- To participate in the campaign, customers would need to apply for a CBD Credit Card through the CBD Mobile app using referral code **TRVL** from 01 July till 31 July. Applications submitted post 31 July will not qualify to participate in this campaign.
- As part of the campaign customers can earn up to **AED 750 as cashback** when they will spend on travel* related expenses using their CBD Credit Card until 31 Aug 2021.
- **Eligible spends:** *Travel is defined as spends done on airline tickets, hotel bookings (through airline website/Mobile app, travel agencies or other online travel/hotel websites) and international spends using CBD Credit Cards. Airline tickets purchases and hotel bookings will be determined as per Visa & Mastercard (MCC) Merchant Category Code classification and the Bank doesn't have any control over these classifications. Spends done outside of these MCC classification will not be considered as travel spends. Additionally, spends done on hotel bookings within the UAE will be treated as eligible spends.
- The campaign cashback will be awarded when customers will meet spends as per below table. Cashback amount is directly linked to the spend target amount customer will achieve during the campaign period.

Spend tiers (AED)	Cashback (AED)
5,000	300
10,000	500
15,000	750

- Credit card spends other than travel as defined in '**Eligible Spends**' will not count towards spend target achievement.
- Campaign cashback will be credited to all eligible customers credit card account within 60 days of campaign end date and Bank reserves the right to credit cashback in any one of the customer's active credit card with the Bank.
- Transaction date as opposed to posting date will be considered for calculating customers overall spend achievement. If customer has spent on travel using their multiple credit cards, including supplementary cards, such spends will be clubbed together to determine customer cashback eligibility.
- Commercial Bank of Dubai reserves the right to change the form or amount of the reward or the method in which the reward is awarded to the qualifying credit cardholder at any time at its sole discretion.
- Any purchase reversal, refund or disputed transactions will be excluded from the campaign.
- Commercial Bank of Dubai reserves the right to disqualify the credit cardholder at any time from the campaign reward at its sole discretion and without any prior notice.
- By sending SMS TRVL to 4266, the customer agrees to be part of this campaign and agrees to be bound by these Terms & Conditions unconditionally.
- 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 campaign.
- Commercial Bank of Dubai reserves the right to exclude any cardholder from participation in the campaign

before, during or after the campaign 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 campaign 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.
- 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