

Terms & Conditions- 20% Cashback Offer

- The offer is specifically targeted to customers who have received the offer through emailers, SMS or any other channel as chosen by the bank.
- To avail the offer, customers would need to opt in by sending **SMS SPEND** to **4266** from their registered mobile number anytime during the campaign period.
- The campaign is valid from **20 Jan 2021 till 30 Apr 2021** and customers can opt in anytime during the campaign period.
- Customers can earn 20% cashback every month on their e-commerce transactions done using CBD Debit card on select merchants during the offer period. Transactions done on eligible merchants mentioned below will qualify for 20% cashback with a maximum cap of AED 100 as per grid below. Spends done across a variety of merchants will enable the customer to earn more Cashback.
- Customer needs to spend on a minimum of 2 unique merchants every month during the campaign period i.e. from 20 Jan till 31 Jan (month 1), 01 Feb till 28 Feb (month 2), 01 Mar till 31 Mar (Month 3) and 01 Apr till 30 Apr (month 4) using their CBD Debit card to qualify for 20% cashback.
- Spends can be made through merchant's website or mobile app using CBD Debit card. If customer has spent on less than 2 unique merchants in any given month during the campaign period, no cashback will be awarded for that specific month.

Spend on	Cashback%	Cashback Cap
Any 2 merchants	20%	AED 50
Any 3 merchants	20%	AED 75
Any 5 merchants & above	20%	AED 100

Merchant Category	Eligible Merchants
Dining	Zomato, Talabat, Deliveroo, Now Now, Munch:On
Entertainment	Apple Online, Netflix, Amazon Prime, OSN
Grocery	Kibsons, Carrefour, Al Maya
Retail	Noon, Amazon, Namshi, Instashop, First Cry
Transportation	Uber, Careem, Cafu

- Transaction date as opposed to posting date will be considered for calculating customer's cashback eligibility. Cashback will be credited to all qualifying customers debit card account within 90 days of campaign end date.
- Commercial Bank of Dubai reserves the right to change the form or amount of the cashback and/or the method in which cashback is awarded to the eligible debit cardholders at any time at its sole discretion.
- Customer will be eligible for a single payout of cashback on their debit card after the campaign period subject to meeting the campaign criteria.
- Any purchase reversals, refund or disputed transactions will be excluded from the offer.
- 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 participating in the offer before, during or after the promotion without giving any reason whatsoever for disqualification from the offer.
- 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 available on www.cbd.ae
- Commercial Bank of Dubai reserves the right to withdraw the offer 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 Debit 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.