



How can I open a CBD Digi Account with Smiles?

The CBD Digi account can be opened in three quick easy steps:

1. Download the CBD Mobile app from the App store, Google Play store or Huawei App Gallery
2. Register your details and Scan your Emirates ID
3. Don't forget to enter the promo code **ETS20**
4. Open your account

What is available for a customer under the CBD Digi Account with Smiles package?

The CBD Digi Account with Smiles package has the following benefits:

Free Banking

1. No minimum account balance requirement
2. No salary transfer required
3. Free remittances



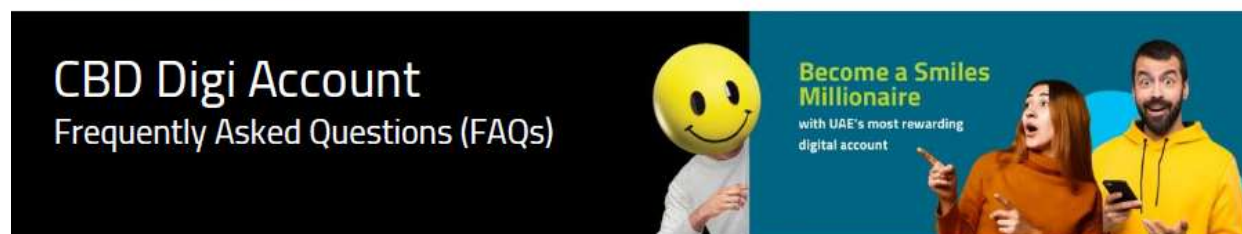
- a. First 5 remittances free to India, and then 2 free every month
- b. 2 free remittances every month to Pakistan, Bangladesh, and Philippines
4. Free debit card
5. Free cheque book *
6. 25% waiver on safe deposit lockers

[Click here](#) for more details

* Subject to approval

Smiles - Earn Smiles points on your CBD Digi account

1. **Get Smiles Buy 1 Get 1 Free offers** when you either **deposit or transfer your salary** equivalent to **AED 3,000** or more
2. **Earn Smiles on your debit card purchases** equivalent to **1 Smiles point for every AED 4** you spend
3. **Earn Smiles on your Etisalat bill payment** equivalent to **2 Smiles point on each AED** paid for an Etisalat bill



4. **Earn Smiles on your Remittances** equivalent to **10 Smiles point on every AED 1,000** or more for international remittance
5. Earn Smiles on your Savings based on your average monthly balance

Average Monthly Balance	Monthly SMILES Earn
Less than 10,000	0
10,000 to 20,000	500
20,000 to 50,000	1,500
50,000 or above	2,500

Smiles - Get a chance to win 5,000 to 100,000 Smiles points in the monthly lucky draws, and 500,000 to 1 Million Smiles points quarterly.

When will the lucky draw be? And how many lucky draws are there?

1. The lucky draws will be monthly and quarterly
2. There will be 6 monthly and 2 quarterly lucky draws

[Click here](#) for more details



How to enter the lucky draw?

1. Every AED 500 save gives 1 entry to draw
2. Every AED 500 spend gives 1 entry to draw

How will the winners be notified?

The winners will be notified via phone, email, and/or SMS

What are Smiles points?

Smiles, from Etisalat, is the ultimate destination for everyday savings, offering amazing daily deals, discounts, and buy-1-get-1 offers from hundreds of brands. For details, please visit [here](#).

How are Smiles points used?

The Smiles points can be used through Etisalat Smiles App. For details, please visit [here](#).

Is there a minimum salary requirement for opening CBD Digi Account?

There is no minimum salary requirement for opening the CBD Digi Account.



Is there any payment required for account opening and registration?

There is no charge/fee payment required for account opening and registration.

Where will Smiles points be given?

The Smiles points will be credited to the Etisalat Smiles account.

When will the Smiles points be given?

For all the eligible transactions and balance, the Smiles points will be given in the first working week of the following month.

How will the Smiles points be given?

The Smiles points will be credited to the account holder's existing Smiles account with Etisalat.

In case, the account holder does not have an existing Smiles account with Etisalat, then the account holder will be automatically enrolled and informed of the Smiles account details via email and/or SMS.

When will the debit card be delivered to customer?

The debit card will be delivered within one week of account opening subject to banks requisite regulatory checks



When will the Digi account be activated?

The CBD Digi account will be instantly activated with transactions initially capped at AED 5,000 for inward credit and spends. The account will be fully activated for all transactions without any restrictions, after the debit card delivery, and subject to approvals.

When will the cheque book be issued?

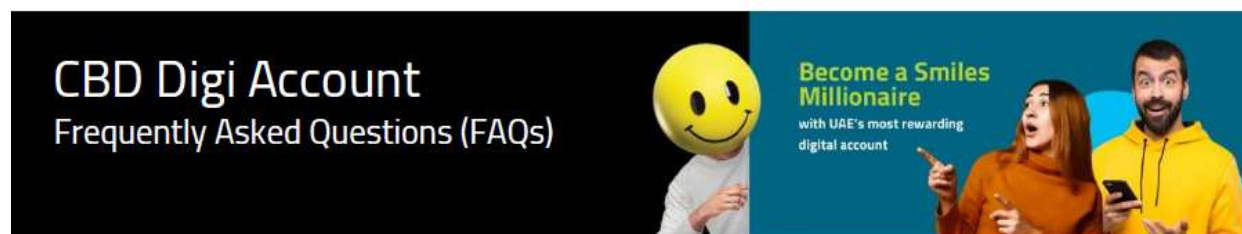
Customers can request for a cheque book digitally at the time of opening the account. The cheque book will be issued after the account details are verified, and the customer has been successfully on boarded wherein the account is activated without any restrictions. The cheque book will be delivered within one week of the account being activated and upon request.

Through what channels can the CBD Digi account be opened by the customer?

Customers can open account through the CBD mobile app at their convenience.

Can customer open CBD Digi account if the customer is holding an account with another bank?

Yes other bank account customers can open a CBD Digi account as well. However existing CBD account customers are not eligible to open a CBD Digi account.



Is the CBD Digi account a savings account?

The CBD Digi account is a current account. However customers can also open a new savings account once the current account is successfully opened.

What are the modes of depositing cash/funds in CBD Digi account?

Funds can be transferred to CBD Digi account from a bank account held in UAE or internationally. Cash can be deposited through CBD Cash Deposit machines.

Will the CBD Digi account be closed for non-activity?

In case of no activity in the account for 6 months, the bank will inform the customer that the account needs to be activated to avoid closure.

Is the CBD account and debit card accessible in other countries?

CBD provides with an international debit card which can be accessed worldwide

Can a CBD Digi account customer apply for a credit card?

Yes the customer can apply for a CBD credit card by logging to CBD mobile app and requesting for the same. The credit card application approval will be subject to banks verification process and approval will be at banks discretion.