

CBD Rewards - FAQs

Q 1: What is CBD Rewards?

A: CBD Rewards is a point based rewards program which is designed to reward Commercial Bank of Dubai customers for their overall banking relationship. These points can then be redeemed against cashback, Emirates Skywards Miles, Etihad Guest Miles, booking airline tickets, hotel reservations, electronic products, restaurant vouchers, gift vouchers and much more!

Q 2: Do I need to sign-up and is there a cost to sign up for CBD Rewards?

A: There is no need to sign-up and there is no cost. Customers are enrolled automatically for the CBD Rewards program. To view and redeem CBD Rewards, customers need to register for CBD online or mobile banking.

Q 3: What are the benefits of CBD Rewards?

A: CBD Rewards gives you the ability to earn reward points through your credit card spends, loans or deposits with CBD or for transactions made via CBD digital banking channels. Additionally, it provides the flexibility to redeem your reward points in different ways such as cashback, buying airline tickets, hotel reservations, for electronic products, restaurant vouchers, gift cards and much more!

Q 4: What is the difference between CBD Attijari Loyalty Points vs CBD Rewards?

A: CBD Attijari Loyalty Points could only be redeemed against cashback, Emirates Skywards Miles and Etihad Guest Miles; however CBD Rewards gives you the flexibility of redeeming your reward points on the following categories. With the launch of CBD Rewards, the CBD Attijari Loyalty Points program is no longer valid. Your existing CBD Attijari Loyalty Points balance has been transferred to CBD Rewards.

Cashback	Emirates Skywards Miles	Etihad Guest Miles	Airline tickets	Hotel reservations
Charity	Gift vouchers	Pay with Points	Dining vouchers	Electronic products

Q 5: How can I access the CBD Rewards portal?

A: You can simply login to your CBD online or mobile banking application to access the CBD Rewards portal. From there onwards, simply navigate to the **Rewards** tab to access the Rewards portal.

Q 6: What is the expiry date of CBD Reward Points?

A: CBD Reward points are valid for up to 24 months from the date of earning.

Q 7: What is the expiry date of the migrated Attijari Loyalty Points?

A: In the case of points migrated from the Attijari Loyalty platform, expiration of the points would be carried forward at the end of the following year of the points being earned. For example: Attijari Loyalty Points earned in 2018 are scheduled to expire on 1st January 2020 if no redemption requests have been processed.

Q 8: What are the terms and conditions for the CBD Rewards program?

A: For detailed terms and conditions please visit www.cbd.ae or the Terms and Conditions tab on CBD rewards portal.

Q 9: Can I use my existing CBD mobile banking or online banking username and password to log on to CBD Rewards portal?

A: Yes, you can use your existing CBD credentials to access the CBD Rewards portal via the CBD mobile app or CBD online banking

Q 10: Is there a minimum number of reward points that I need to have to redeem on CBD Rewards portal?

A: A minimum of 10,000 reward points are required for any redemption to take place.

Q 11: Where can I find the summary of reward points earned and redeemed on my Rewards portal?

A: You can find the summary of your reward points earned on the CBD Rewards platform under the “**Activity**” section. For previous months and years redemption history, please go to the **History** tab.

Air Travel & Hotel Bookings:

Q 12: Which airlines and hotels can I redeem my CBD Reward Points on?

A: You can redeem your CBD Reward Points at more than 300 airlines and more than 300,000 hotels worldwide.

Q 13: Are there any charges if I redeem my CBD Reward Points for airline bookings or hotel reservations?

A: No, there are no redemption charges. Further, if the airline or hotel reservation cost exceeds your available CBD Reward points you can always pay the excess amount using your CBD Credit Card.

Q 14: Can I redeem my CBD Reward Points to get airline tickets or hotel bookings for my friends and family?

A: Yes, you can redeem your CBD Reward Points to get airline tickets and hotel bookings for your friends and family.

Q 15: How do I know my airline tickets or hotel booking was successful?

A: CBD Rewards portal will automatically generate an e-booking for all hotel reservations and an e-ticket in case of an airline ticket purchase; these will be sent to your email address.

Q 16: I didn't get any confirmation at the time of purchasing the product or while booking an airline ticket?

A: If there is no confirmation page once you have completed your booking, please check for a confirmation under the **Activity** section. For further assistance you can call our contact center at 600 575 556.

Q 17: I have found an airline and selected my flight, however after providing the passenger details the fare has increased. Why?

A: Due to the dynamic nature of airline fares, it is possible that after entering the passengers details the seats at your selected fare are sold out, leading to an increase in the fare.

Q 18: How do I print my airline ticket?

A: Simply login to your CBD Rewards portal, click **Activity** tab and select **Redeemed** tab to check your redemption history to view or print your airline reservation. Alternatively, you can either visit your chosen airline website to print the tickets or check your email for e-booking details sent by CBD.

Q 19: Can I change a flight reservation once made?

A: Please contact the chosen airline directly for any amendments such as date, time, upgrades or any other change. The airline may choose to charge a fee to amend tickets. In case of any cancellation CBD will not refund the CBD Reward Points which were used to redeem for the tickets.

Online Redemption:

Q 20: Where else can I redeem my CBD Reward Points?

A: You can also redeem your CBD Reward Points and purchase products through our online shop for electronic products, dining vouchers, gift vouchers or pay with points etc.

Q 21: What is the process of redeeming CBD Reward Points?

A: Please follow the below steps to redeem your CBD Rewards:

- Login to your CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Choose a redemption category from CBD Rewards portal
- Follow the process as shown on the redemption screens to process your request
- Confirmation message will come up on the last screen showing your CBD Rewards have been redeemed for the category of your choice
- You can now see the redemption history under “**Activity**” tab.

Q 22: How can I check the voucher validity, terms and conditions and contact number in case I have a question?

A: Validity date and redemption terms & conditions will be listed on the voucher itself. In case you have any questions you can refer to the merchant contact number listed on the voucher.

Q 23: I have lost my voucher. Can I access it again?

A: Yes, you can access your voucher again by visiting CBD Rewards portal then click “**Activity**” tab to access and print the voucher.

Cashback:

Q 24: How can I redeem CBD Reward points for Cashback?

A: Simply follow the below steps.

- Login to CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Select **Cashback** from the redemption categories
- Enter Amount in AED XXXX that you would want to redeem for cashback. Please ensure that the Amount entered is not greater than the available AED amount displayed on the screen.
- Select the CBD account you wish to redeem cashback into in case you don't hold a credit card with CBD. Please note that customers having a CBD Credit Card can only redeem the cashback onto their credit card.
- Once done press **Redeem** button on the bottom of the page.
- You will now receive an OTP on your registered mobile number with the bank.
- Enter the OTP to process your request.
- You will now get a confirmation message on the screen that AED XXXX has been transferred to your CBD credit card or CBD account.

Q 25: How many CBD Reward points do I need to redeem for cashback or other redemption categories?

A: You need a minimum of 10,000 CBD Reward points for redemption.

Q 26: I have a Super Saver card. What's the minimum cashback amount I can redeem?

A: A minimum of AED 50 is required to redeem against cashback in case you have a Super Saver card.

Q 27: How long does it take for the cashback to get transferred to my selected account or credit card?

A: It takes 1 working day for the cashback request to get processed.

Q 28: Can I redeem cashback in my current account if I am holding a CBD Credit card?

A: No, cashback can only be redeemed towards your CBD Credit card. However, if you are not holding any CBD Credit card, you can then redeem the cashback in your CBD current account.

Emirates Skywards & Etihad Guest Miles:

Q 29: How can I redeem my CBD Rewards for Emirates Skywards Miles or Etihad Guest Miles?

A: Simply follow the below steps.

- Login to CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Select **Miles** tab from the redemption categories
- Select Emirates Skywards or Etihad Guest from **Miles** tab

- Enter your Emirates Skywards Miles or Etihad Guest Miles account details and the number of miles you want to redeem.
- Once done press **Redeem** button on the bottom of the page.
- You will now receive an OTP on your registered mobile number with the bank.
- Enter the OTP to process your request.
- You will now get a confirmation message on the screen that the selected number of miles will be transferred to your Emirates Skywards or Etihad Guest Miles account within 2 working days.

Q 30: How long does it take to get Emirates Skywards or Etihad Guest Miles in my Miles account once the request has been submitted through CBD Rewards portal?

A: It takes a minimum of 2 working days for the miles to be transferred to your Emirates Skywards or Etihad Guest Miles account.

Q 31: It has been 2 days but I still didn't get Emirates Skywards Miles or Etihad Guest Miles in my account. Why?

A: Please contact our call center at **600 575 556** for further assistance.

Q 32: I don't have an Emirates Skywards or Etihad Guest Miles account?

A: Please visit Emirates Airlines or Etihad Airways website to sign up for their account in order to redeem your CBD Rewards for miles.

Q 33: What is the conversion rate of CBD Rewards against Emirates Skywards Miles or Etihad Guest Miles?

A: 1 Emirates Skywards Miles or Etihad Guest Miles is equal to 20 CBD Reward points.

Charity:

Q 34: Can I pay towards Charity using my CBD Reward Points?

A: Yes, you can pay towards charity with your CBD Reward Points. Simply follow the below steps to do so:-

- Login to CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Select **Charity** tab from the redemption categories
- Enter Amount in AED XXXX that you would to transfer towards Charity. Please ensure that the Amount entered is not greater than the available AED amount displayed on the screen.
- Select the charity account where you would like to transfer the AED XXXX
- You will now receive an OTP on your registered mobile number with the bank.
- Enter the OTP to process your request.
- Once done press **Redeem** button on the bottom of the page
- You will now get a confirmation message on the screen that AED XXXX has been transferred to the selected charity account.

Q 35: What is the minimum number of CBD Reward Points I need to have to transfer towards charity?

A: You need to have a minimum of 10,000 CBD Reward points to transfer towards charity.

Q 36: How can I check how much I have paid towards charity?

A: You can simply logon to your CBD Rewards portal via the CBD mobile app or CBD online banking where you can see in detail your redemption history under **Activity** tab for current transactions and earnings summary. For previous months and years redemption history please go to **History** tab and use the month and year tabs to filter your search.

Rewards Shop:

Q 37: What is the Rewards Shop on CBD Rewards portal?

A: Rewards Shop is an online retail catalogue that contains products ranging from electronics, shopping vouchers, dining vouchers and gift vouchers, which can be redeemed using your CBD Reward points.

Q 38: I want to purchase a TV but I don't have sufficient reward points, what should I do?

A: You need to have a minimum of 10,000 CBD reward points to place an order on shop catalogue. Once you meet this minimum requirement, you can redeem your reward points for the TV purchase. If your available reward point's balance is not sufficient you can still continue with your purchase using the Points + Card feature i.e. by paying for the purchase partly through your reward points with the balance remaining is charged to using your CBD Credit card.

Q 39: I don't have a CBD Credit card; can I pay for the remaining points using my CBD Debit card to complete my purchase using the Points + Card feature?

A: No, you can only use a CBD Credit card to pay for the remaining amount of your purchase.

Q 40: If I place an order through the CBD shop catalogue on CBD Rewards portal how will I get my merchandise?

A: While placing a request for your chosen merchandise, you will be prompted for delivery address and the merchandise will be shipped to that address.

Q 41: Do I get a confirmation message or a receipt for the merchandise I have ordered through CBD Rewards portal?

A: CBD Rewards portal will automatically generate an e-receipt for all products purchased and send a confirmation to your email address. You will also get a confirmation message on the screen once you have placed an order successfully.

Q 42: What else can I purchase through Shop catalogue on CBD Rewards portal?

A: You can shop for electronic products, gift vouchers, dining vouchers and much more through the CBD Rewards portal.

Pay with points:

Q 43: What is *Pay with points* on CBD Rewards portal?

A: *Pay with points* is a unique way of redeeming your CBD reward points for your purchases anywhere in the world. Once you activate this feature, the next purchase you make using CBD Credit Cards (within 5 days from activation), will automatically be refunded to you.

Q 44: How can I use *Pay with points* for my purchases?

A: Please follow the below steps:-

- Login to CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Select ***Pay with points*** as a redemption mode
- Follow the instructions on the screen
- Press **Activate *Pay with points***
- A pop-up message will appear for your confirmation of activation.
- If you would like to activate *Pay with points* press **Confirm** else press **Back**
- If you press **Confirm** a confirmation message on the screen will pop-up regarding the selection
- Now you have up to 5 days to make a purchase using your CBD Credit Cards and get a refund through ***Pay with points***. Please note that the refund is subject to the availability of CBD Reward points of equivalent value.

Q 45: I have activated *Pay with points* but didn't do any transaction in 5 days. What do I do now?

A: No worries, your *Pay with points* activation will automatically be disabled within 5 days from the date of activation.

Q 46: How many transactions are eligible if I activate pay with points?

A: Once you have activated *Pay with points*, *only* your next purchase after activation, will qualify for a refund subject to availability of CBD reward points of equivalent value.

Q 47: Do I have to activate *Pay with points* each time if I want to redeem my CBD reward points for a purchase?

A: Yes, you need to activate *Pay with points* each time you wish to redeem your CBD reward points against a purchase.