

CBD Spend Campaign-Terms & Conditions

- To participate in the CBD spend campaign customers would need to apply for a CBD Credit Card through CBD Mobile app using a referral code **CARE** from **17 Dec 2020 till 31 Jan 2021**.
- The campaign is only valid for customers who currently don't hold any CBD Credit Card and will apply for the new credit card as part of this campaign.
- Credit Card approval will be subject to Bank's internal review and the bank's decision will be final in regards to customer credit card application.
- Customers will get 10% cashback on their Carrefour purchases done until 31 Jan 2021 using CBD Credit Card. 10% cashback amount will be capped at AED 300.
- Additionally, customers will qualify for a cashback reward of up to AED 2,700 when they will meet spend target as per below grid between the campaign period i.e. from 01 Jan 2021 till 30 June 2021 using their CBD Credit Cards.

Spend Target (AED)	Cashback Reward (AED)
40,000	1,200
60,000 or more	2,700

(i) Customers must ensure to spend at least AED 1,000 per month at Carrefour throughout the campaign period i.e. from 01 Jan 2021 till 30 June 2021 to qualify for the cashback reward.

(ii) Additionally, customers must ensure to spend a minimum of AED 2,500 per month throughout the campaign period i.e. from 01 Jan 2021 till 30 June 2021 using CBD Credit Card towards their spend target qualification to qualify for the cashback reward.

- **Qualifying Spends:** Spends done from **1 Jan 2021 till 30 June 2021** at any merchant POS terminal and E-commerce platform during the campaign period using CBD Credit Cards.
- **Non- Qualifying Spends:** Balance Transfer, Cash on Call and ATM Cash advances availed during the campaign using CBD Credit Cards.
- Post campaign period, overall Qualifying Spends done by the customer during the campaign period will be calculated and checked against the above spend targets for qualification.
- Campaign reward as cashback will be fulfilled within 90 days of campaign end date and all qualifying customers will be notified by the bank.
- Transaction date as opposed to posting date will be considered for calculating customers spend target achievement. Qualifying Spends made on supplementary credit cards will be included in the overall card account level spends for Smiles points eligibility calculation
- Commercial Bank of Dubai reserves the right to change the form or amount of the reward and/or the method in which reward is awarded to the eligible credit cardholder at any time at its sole discretion.
- Any purchase reversals, refund or disputed transactions will be excluded from spend target achievement.
- Commercial Bank of Dubai reserves the right to exclude any cardholder from participating in the campaign before, during or after the campaign 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 campaign 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 Credit Card Terms & Conditions and the campaign participating customers understand and unconditionally agree to be bound by these once they send an SMS to enroll for the campaign.
- The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates.