

## Smiles Platinum Credit Card

	Campaign Details
Acquisition Offer	First year free + spend based annual fee waiver on <b>minimum annual spend of AED 12,000</b>
Welcome Bonus	10,000 SMILES
Welcome Bonus Linked to Spend	<b>Yes – a single spend transaction</b> of any amount within 30 days of card booking
Quarterly Bonus	7,500 SMILES
Quarterly Bonus Eligibility	Min. quarterly spend of AED 27,500
Tactical Customer Incentive	<ul style="list-style-type: none"> <li>a. <b>25% back on spend on SMILES App</b></li> <li>b. Customer incentive capped to AED 150</li> <li>c. Valid for 2 months from card booking</li> <li>d. Fulfillment through SMILES points</li> </ul>
Annual Fee	<ul style="list-style-type: none"> <li>a. AED 199</li> <li>b. Second year onwards the Annual fee waived on meeting the min. annual spend criteria (AED 12,000)</li> </ul>
Campaign Duration	Until 30 Jun 2021

### Terms & Conditions

- This offer is specifically targeted for 'New to Bank' customers defined as an individual(s) having no current product / relationship with the Bank.
- To avail the offer, customers would need to successfully apply for the Credit Card along with the required set of documents during the campaign period.
- The Bank reserves the right to approve or reject the application at its sole discretion.
- The campaign is valid for all card applicants who successfully apply for and are issued a CBD SMILES Platinum Credit Card from **19<sup>th</sup> January till 30<sup>th</sup> June 2021**.
- Existing Commercial Bank of Dubai credit card members are not eligible for the campaign.
- The Bank reserves the right to change the campaign dynamics, duration and policies at any time without prior notice.
- Post the completion of the 25% tactical incentive customers would earn the Smiles points as per the product proposition mentioned on the Bank's website (cbd.ae).
- Commercial Bank of Dubai reserves the right to change the form or amount of the reward and/or the method in which the reward is awarded to the eligible credit cardholder at any time at its sole discretion.
- Commercial Bank of Dubai reserves the right to disqualify the account holder at any time from the campaign at its sole discretion and without prior notice.
- 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](http://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 the Credit Card is approved for them.
- The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates.