



## FAQs-CBD Visa Platinum Shopping Credit Card

### Q: What is CBD Visa Platinum Shopping credit card Cashback offer?

A: CBD Visa Platinum Shopping Cashback program allows customers to earn cashback at an accelerated rate on select spend categories referred to as "Eligible Spend Categories" as listed below. Cashback is earned on each transaction individually wherein each purchase will earn cashback based on "Spend category" it belongs to and "Value of the purchase".

1. **Eligible Spend Categories:** Department Stores: Apparel & Accessories, Sportswear, Handbags & Footwear, and Cosmetics & Perfumes.
2. **Eligible Spend Categories:** Jewellery & Watches, Electronics and Furniture.
3. All other purchases.

In addition to the above mentioned spend categories, all other retail purchases made on the card will also earn cashback where the cashback will be calculated on the total sum of posted transaction in a calendar month. An example is given below for illustration purposes.

#### Department Stores:

Value per transaction (AED)	Cashback (%)	Cashback (AED)
100	2%	2
2,000	5%	100
3,000	7%	210
5,000	10%	500

#### All Other Purchases:

Calendar Month Spend (AED)	Cashback (%)	Cashback (AED)
950	0	0
1,500		15
8,000	1%	80

### Q: Do I earn cashback equally on all spends categories?

A: No. Spend Categories are classified in to Eligible Spends and Other Spends. Amount of cashback customer can earn is set based on this classification and upon meeting set spend thresholds. Details can be found in the CBD Visa Platinum Shopping credit card terms and condition document.

### Q: Is there a minimum amount to be spent to start earning cashback?

A: You have to spend a minimum of AED 1,000 in a calendar month to start earning cashback. Transactions posted in a calendar month will be considered to calculate minimum spend criteria.

### Q: How will i know how much Cashback i have earned?

A: Cashback will be credited in customers Rewards Wallet with the Bank by 15<sup>th</sup> of every month. This will contain Cashback customer has earned in the previous calendar month. Customer can view Cashback earned for the previous month, cashback balance, redemption history, expiry etc. directly from Bank's Mobile app.

### Q: How will the Cashback be awarded and what will happen to the Cashback I had accumulated on my SAMBA card?

A: Cashback will be awarded in the form of CBD Reward points. These reward points can be redeemed for Cashback directly on to their credit card, Emirates Skywards Miles, Shopping vouchers, Airline tickets and more through Bank's Mobile app.

Your SAMBA card cashback balance will be carried forward to your CBD Card at the time of migration and will be made available to you for redemption.

**Q: What is conversion of CBD Reward points to Cashback?**

A: 1 reward point is equivalent to AED 0.004. For reward point's redemption, customer would require a minimum balance of 10,000 reward point's equivalent to AED 40. Redemption will not be allowed if total reward points balance is less than AED 40.

**Q: Does my Supplementary Card also earn cashback?**

A: Yes. Transactions made on your supplementary credit card will be eligible for cashback and will appear on the Primary Card account.

**Q: Is there a cap on cashback amount which can be earned in a month or a year?**

A: Monthly cashback cap doesn't apply however; an overall annual cashback cap of AED 10,000 applies as per below breakdown.

**Eligible Spend Categories:** Maximum amount of cashback that a customer can earn yearly on the Department Stores, Jewellery Stores, Electronics and Furniture & Home Décor Segment is AED 2,000 individually.

**Other Spend Categories:** An annual cashback cap of AED 2,000 on all Other Retail purchases applies.

**Q: Is there an expiry of cashback/reward points?**

A: Cashback earned will be awarded to customers in the form of reward points which are valid for 24 months from the date of accrual, post which reward points will be expired.

**Q: Is there a cap on maximum cashback amount I can redeem at once?**

A: No. There is no cap on cashback amount one can redeem.

**Q: Are there any transactions which are not eligible for earning cashback?**

A: Transactions classified as "Non-Qualifying Transactions" as mentioned in CBD Visa Platinum Shopping credit card terms and conditions will not qualify to earn cashback.

**Q: Can I settle my card payments with cashback?**

A: Yes. Reward points redeemed as cashback on to your credit card will reduce the total outstanding balance on your card and will be treated as repayment towards card balance.