

## FAQs-CBD Visa Platinum Up to 5% Cashback Credit Card

### Q: What is CBD Visa Platinum Up to 5% credit card Cashback offer?

A: Customers will earn cashback on all purchases done during a given month on their Credit Card. The cashback earned is calculated based on spend-tiers and is done as follows:

- **Step 1:** All calendar month posted transactions will be summed up to calculate overall monthly spends.
- **Step 2:** Overall monthly spends will be distributed amongst predefined spend-tiers as illustrated in table below.

**Table 1 – Cashback Earn Grid**

Spend Tiers (AED)	Cashback (%)
0-5,000	0.55%
5,001-10,000	2.00%
10,001-15,000	3.00%
>=15,001	5.00%

*The corresponding cashback percentage will be applied to calculate the cashback points earned by you (as illustrated below)*

**Illustration**

Spend Tiers (AED)	Cashback (%)	Spend Distribution (AED)	Cashback (AED)
0-5,000	0.55%	5,000	27.50
5,001-10,000	2.00%	5,000	100.00
10,001-15,000	3.00%	5,000	150.00
>=15,001	5.00%	2,000	100.00
Total	-	17,000	377.50

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

A: Yes. Cashback is awarded based on overall calendar month posted transactions as per spend tiers defined above.

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

A: You have to spend a minimum of AED 1,500 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 to customers in the form of CBD Reward points. These reward points can be redeemed by the customer 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 2,000 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 Up to 5% Cashback 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.