

Terms & Conditions – CBD Ramadan Triple Bonanza

- The offer is specifically targeted to Commercial Bank of Dubai Credit Cardholders who have received the offer through emailers, SMSs or any other channel as chosen by the bank. **In order to be eligible for the offer, customers will have to opt-in by sending SMS RMDN to 4266 from their registered number with Commercial Bank of Dubai anytime during the promotion period.**
- Campaign will run from 3rd May, 2018 till 16th of June, 2018 referred to as the **“Campaign Period”**
- Guaranteed Cashback and VATBack will only be given to the customers if the communicated Target Spend has been met by the customer during the campaign period and customers also opt-in by sending SMS RMDN to 4266 from their registered mobile number during the campaign period.
- In case customers fail to reach the Target Spend Amount communicated to them by the bank before 16th of June 2018, they will not be eligible for Cashback or 5% VATBack.
- 5% VATBack will only be given on all incremental spends over and above the target amount communicated to customers through eDMs, SMSs or any other channel as deemed appropriate by the bank.

Maximum VATBack amount is capped as below:

Assigned Target	Max Cap for
Spend	5% VAT Back
4,000	100
7,000	100
10,000	100
20,000	250
30,000	250
50,000	250

Table 1.1

e.g.

- Customer has been assigned a Target Spend of AED 4,000
- Customer spends AED 5,000 during campaign period
- Customer will be given 5% VATBack of AED 50 i.e. 5% of AED 1,000

*Note that 5% VATBack is capped to a maximum amount as per Table 1.1 above for each assigned spend target which has been communicated to customers by the Bank.

- CashBack and 5% VATBack will be credited to customers Credit Card account within 90 days after the campaign end date.
- One customer will be eligible for a payout of one time CashBack & 5% VATBack subject to maximum caps defined in **Table 1.1** above during the campaign period.
- CashBack & 5% VATBack will be credited on a customer level i.e. spends on each individual Credit Card of the customer will be consolidated and checked for qualification. CashBack & 5% VATBack will be



credited to any one of customer's card account which is in active status. In case any/all cards of the customer are delinquent or inactive at the time of fulfillment, the bank reserves the right to disqualify the customer from the campaign itself.

- Transaction date as opposed to posting date will be considered for calculating customer eligibility for cashback and VAT back. Target Spend Amounts as communicated by the bank can be made at merchant POS terminals and include all ecommerce transactions including utility bill payments etc. However, any Balance Transfer, ATM Cash Advance or Cash on Call amounts will not be included in the target spend calculation.
- Commercial Bank of Dubai reserves the right to change the form or amount of the Prize and/or the method in which Prize is awarded to the winning account holder at any time at its sole discretion.
- Spends made on supplementary cards will be included in the overall card account level spend and customers will have to make all spends on the CBD Credit Card to achieve the assigned target.
- Any purchase reversal, refund or disputed transactions will be excluded from the offer.
- Commercial Bank of Dubai reserves the right to disqualify the account holder at any time from the prize or as a winning account holder at its sole discretion and without notice.
- By sending SMS RMDN to 4266, the customer agrees to be part of this campaign and agrees to be bound by these Terms & Conditions unconditionally. Moreover, the customer acknowledges and agrees that in the event he/she receives the prize as part of this campaign, his/her name (as recorded with Commercial Bank of Dubai) and picture may be released to the media and/or the general public.
- Commercial Bank of Dubai is not liable for any harm, loss, cost or expense of any kind, including legal fees, incurred or suffered by the winning account holder as a result of such release.
- 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 participation 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 this web link.
- 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 register for the promotion.
- The offer along with the Terms & Conditions are governed and construed in accordance with the laws of

the United Arab Emirates.