

Frequently Asked Questions – CBD Super Saver Credit Card

GENERAL

1. What is the CBD Super Saver Credit Card?

CBD Super Saver is a Credit Card that allows cardholders to accumulate cashback on all Qualifying Transactions on their cards during the calendar month. The accumulated cashback can then be redeemed directly to the primary cardholder's Super Saver card account.

2. What is Cashback?

Cashback is the amount in AED, earned on all Qualifying Transactions at rates decided by the Bank from time to time.

3. What are Qualifying Transactions?

Qualifying Transactions include the following:

- Card Present transactions at Retail merchants e.g. transactions at point-of-sale (POS) terminals
- Card-not-Present transactions at Retail merchants e.g. e-commerce transactions
- Utility Bill Payment transactions at merchant websites (e.g. Etisalat, DU, DEWA, SEWA, ADDC etc. where payment is made directly on the respective websites)
- Reversal/Refund transaction initiated by the merchant against the original transaction.

Please note that at times there could be a gap of several days from the date the transaction occurred (also known as the Transaction Date) and the date it was received by CBD (also known as the Posting Date) This could be due to delayed submission of transaction details by the merchant or delayed processing of transactions by Visa. Qualifying Transactions for a given calendar month are based on Posting Date only. But don't worry, if due to the delay the transaction is posted after the calendar month-end, it will be considered as a Qualifying Transaction in the following month.

4. What are Non-Qualifying Transactions?

The following transactions do not qualify for cashback rewards:

- Utility Bill payments (e.g. Etisalat, DU, DEWA, SEWA, ADDC, RTA & other payments) made through the Bank's digital channels e.g. CBD Online Banking, CBD Mobile App
- Cash withdrawals (through ATM's, Banks, Exchange houses or through any withdrawal channels)
- Balance Transfers & Cash on Call facilities availed
- Insurance charges levied by the bank
- Fees & Charges levied by the bank
- Any adjustment entries (if any) levied on the card by the bank

5. What are the Annual fees on CBD Super Saver Credit Card?

An annual fee of AED 800 is applicable on the CBD Super Saver Credit Card. However the card is offered "Free for First Year" to all customers for whom it is the first CBD Credit Card. For such customers, the annual fee of AED 800 will be charged on every anniversary from card creation date.

Please note that for existing CBD credit cardholders that wish to apply for the CBD Super Saver Credit Card, the annual fee will be charged from 1st year onwards.

6. Will there be any Annual Fees on the Supplementary Card(s)?

No, there is no annual fee applicable on Supplementary Card(s). All CBD Super Saver supplementary card(s) will be Free for Life.

CASHBACK EARNING

7. How do I earn Cashback on my CBD Super Saver Credit Card?

- There are two types of Cashback that you can earn on Qualifying Transactions:
- You can earn **10% Bonus Cashback** on the following categories, up to a maximum of AED 200 per category, per month:
 - **B**ills (Telecom Bills, Utilities Bills and Government-Linked Payments)
 - **E**ducation (Schools, and Colleges/Universities in the UAE and abroad)
 - **S**upermarket (Grocery Stores)
 - **T**ransport (Fuel)

Please note that to be eligible for any Bonus Cashback in a given calendar month , a minimum retail spend of AED 3,000 in Other Categories (please see below) shall be required in the same calendar month.

- Further, you can also earn **Base Cashback** as below:
 - **0.5% Base Cashback** for every AED 2 on all 'Rental, Insurance, Quick Service Restaurants & Auto Dealerships' spends e.g. on retail spends of AED 1,000, you will earn Base Cashback of AED 2.50
 - **1% Base Cashback** for every AED 2 on all Other Retail Categories spends e.g. if you have retail spends of AED 1,000, you will earn Base Cashback of AED 5.

8. What is Bonus Cashback?

Bonus Cashback is amount in AED that you earn as cashback for Qualifying Transactions in the following categories. This is calculated at 10% of the value of such transactions and is capped at AED 200 per category listed below, per month.

- **B**ills (Telecom Bills, Utilities Bills and Government-Linked Payments)
- **E**ducation (Schools, and Colleges/Universities in the UAE and abroad)
- **S**upermarket (Grocery Stores)
- **T**ransport (Fuel)

9. What is Base Cashback?

Base Cashback is the amount in AED that you earn as cashback for Qualifying Transactions in the following categories. This is calculated as below:

- **0.5% Base Cashback** for every AED 2 on all spends classified as 'Rental, Insurance, Quick-Service Restaurants & Auto Dealerships'.
- **1% Base Cashback** for every AED 2 on spends in 'Other Retail' categories

10. How will the Bonus Category transactions be identified?

Bonus Category transactions will be identified based on the Merchant Category Codes (MCC); this classification is assigned by Visa & Mastercard International to classify merchants & businesses by the type of goods or services provided.

Please note that MCCs for a given merchant may vary from time to time. The Bank has no control over MCC classification and will not be in a position to entertain or be liable for any Bonus Cashback claims made by the Cardholder relating to incorrect classification or interpretation of MCCs.

11. Is there any minimum spend to start earning Base Cashback?

No, there is no minimum spend required to start earning the Base Cashback. Cardholder will start earning cashback on all Qualifying Transactions from the very first such transaction.

12. Is there any minimum spend to start earning Bonus Cashback?

Yes, cardholder will need to spend a minimum of AED 3,000 at the Base Category merchants in the calendar month to start earning Bonus Cashback. Please also see Question 7 above.

13. Is there a maximum limit for Cashback earning?

In addition to the Bonus Cashback cap of AED 200 per bonus category per month, total cashback earning in a calendar month will be restricted to the value of Qualifying Transactions up to the credit limit assigned to the Card, e.g. if the credit limit on the Card is AED 50,000, then only Qualifying Transactions of a total value of AED 50,000 in a calendar month would be eligible for cashback.

14. Will I earn Cashback on the Supplementary Card as well?

Yes, you will earn Cashback on all Qualifying Transactions on the Supplementary CBD Super Saver credit card as well.

REDEMPTION & FORFEITING

15. Where can I see the earned Cashback?

Cashback earned will be available for redemption in the Super Saver Cashback Account. This can be viewed through the CBD Mobile app or on CBD Online Banking.

16. What is a Super Saver Cashback Account?

Super Saver Cashback Account is a Cashback account maintained by the Bank for each Super Saver cardholder. It contains the accumulated Cashback amount (net of transactions which are refunded or reversed, forfeitures and expiry) available for redemption.

17. How do I redeem the Cashback?

Cashback can be redeemed through CBD Online or CBD Mobile Banking App by following the below steps:

- Login to CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Click on Super Saver Cashback tab
- Enter Amount in AED that you would want to redeem for cashback. Please ensure that the Amount entered is not greater than the available AED amount displayed on the screen.
- Once done, press **Redeem** button on the bottom of the page.
- You will now receive an OTP on your registered mobile number with the bank.
- Enter the OTP to process your request.
- You will now get a confirmation message on the screen that the Cashback requested has been transferred to your Super Saver card.

Alternatively, you may also call the CBD call center at 600 575 556 to redeem your cashback.

Please note a minimum Cashback balance of AED 50 is required in the Super Saver Cashback Account before redemption can be initiated.

18. When will the redeemed Cashback amount get credited in the Super Saver Credit Card?

Upon successfully redeeming the Cashback through CBD Online or CBD Mobile Banking App, the Cashback amount will be credited instantly in the Super Saver Credit Card. Cashback redeemed through CBD call center may take up to 2 working days.

19. Will the Cashback ever expire?

Yes. The Cashback earned shall be available for redemption for a period of 24 months from the date of earning. At the end of this period, the cashback shall expire.

Please note that in the event customer has not earned or redeemed any Cashback in last twelve (12) months, then the entire available balance in the Super Saver Cashback Account will be forfeited and reduced to AED 0.

20. What happens to the Cashback I have earned in the case of a reversal?

In the event a Qualifying Transaction is reversed or refunded at a later date, an amount equivalent in value to the Cashback earned on said transaction will be deducted from the available balance in the Super Saver Cashback Account. In the event the available balance in the Super Saver Cashback Account is not sufficient to effect said deduction, the Bank will debit the Primary Cardholder's Card Account for the Cashback amount.

21. Will the Cashback earned apply directly to the outstanding balance of the Credit Card? How does the minimum amount due get affected if I redeem the Cashback covering the partial amount of the total outstanding?

The Cashback earned can be redeemed upon the choice of the customer to the Credit Card account and will be applied directly to the outstanding balance of the card and will be counted towards the minimum monthly payment on the Card.

22. Will my Cashback earned be forfeited when I cancel my Card?

Cashback that was not redeemed prior to the cancellation of the Card will be forfeited.
