

## **Terms & Conditions**

### **UAE National Personal Loan Campaign Offering Special Pricing offering 4.99% and 1<sup>st</sup> EMI starting up to 150 Days from the Loan Booking Date**

- The offer is specifically targeted to salaried individuals who have received the offer through emailers, SMSs or any other channel by the bank.
- Campaign period will run from October 31, 2020 till March 31, 2021 (both days are included) days for Personal Loan is applicable to only UAE Nationals who are aged 30 Years and above with minimum monthly salary of AED 30,000 transferred to Commercial Bank of Dubai and employed with Govt/Semi-Govt. entities.
- The special pricing will be offered to existing and new to bank UAE National customers, applied for fresh loan or buy-out their liabilities from other bank to CBD.
- Top-up request will not be applied special pricing and campaign terms.
- Smile points will be additionally awarded based on the loan amount
- Campaign period will run from October 31, 2020 till March 31, 2021 (both days are included)
- Commercial Bank of Dubai reserves the right to change the campaign terms at any time at its sole discretion.
- Commercial Bank of Dubai reserves the right to disqualify the request at any time at its sole discretion and without notice.
- By participating in the offer, customer acknowledges and agrees that 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 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