

The Live NOW account is available in AED denomination.

You will be limited to opening up to two Live NOW accounts per person.

For accounts opened prior to 01.11.2017: These accounts will earn interest on average monthly balances under the terms as mentioned below;

- Interest is accrued and paid on your average balances at the end of each calendar month.
- Interest is paid to you based on which tier you fall into. Your tier is determined on two factors; the value of your average monthly balance and the time period that you have held the account with the bank. Please see the interest rate table on the CBD NOW app.
- Interest is calculated based on how your total average monthly balance falls across the tiers (as shown in the interest rate table). The value of your balance may fall across multiple tiers. Interest is paid as per the respective tier rates.
- Interest rates and earning rules may change from time to time (subject to our sole discretion) and will be updated on the CBD NOW app and website.

Only 'New Money' may be deposited into this account. 'New Money' is defined as money that is brought in to this account from outside of Commercial Bank of Dubai. We reserve the right to revoke any interest paid on your average monthly balance if the above terms are not met.

- Interest on average balances were offered as an exclusive launch offer that ended on 31.10.2017. Hence all accounts opened on or after 01.11.2017 will not be offered interest on their balances. Interest rates for accounts opened prior 01.11.2017 and those opened on or after 01.11.2017 are mentioned on the website www.cbdnow.ae. Customers are requested to refer interest rates in line with their account opened date. Account opened date refers to the date on which customer's account is set-up on the Bank's core banking system.

The use of Commercial Bank of Dubai branches is limited to services that are not offered through the CBD NOW app. You may use the Commercial Bank of Dubai's ATM network. Existing Commercial Bank of Dubai customers with a CBD NOW account can use the CBD online banking and phone banking (however services across these will be limited).

You may be asked for original or updated documents (such as your Emirates ID and UAE Residence Visa) or additional information, to avoid inconveniences which may result in your account being blocked or closed without prior notice.

If you need further details regarding our Live NOW account please contact us on +971 600 575 556 or visit our website www.cbdnow.ae.

Commercial Bank of Dubai General Terms & Conditions of Accounts and Banking Services will apply.

Referral Program: (Only for targeted customers)

This program will run for 6 months starting from 1st June 2018 and will reward existing targeted customers who refer their friends and family (new to Bank customer) to open a Current Account.

Referral code is sent to targeted customers which can be shared with friends and family. This program is offered to select targeted customers only, and is not for all customers.

During the promotion period, if such referrals are successfully converted in to accounts and if minimum average balance condition in referred accounts is met along with other campaign terms, referral partners will be rewarded as per campaign terms. Customers who refer new to bank accounts with an average monthly balance of AED 5,000 maintained in the accounts for a period of at least 3 months will qualify for travel vouchers as illustrated below:

No. of Successful Referrals (and multiples thereof)	Value of Voucher (AED)
Minimum 5	250
10	500
15	750

For a referring customer to qualify, the minimum number of referrals (and multiples thereof) and the average balance criteria for newly referred accounts must be met.

This promotion is run at a sole discretion of the Bank and can be withdrawn or stopped at any time without prior notice to customers. Referral rewards will be granted based on the qualification that is decided solely by the Bank and the Bank reserves ultimate rights to release such rewards at its sole discretion.

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Balance- based campaign (Only for targeted customers):

This program is offered to select targeted customers only, and is not for all customers.

The campaign will run for a period of 6 months starting from 1st June 2018 and will offer 4 lucky customers the chance to win a DNATA travel voucher worth AED 1,500 every month during the campaign period.

Customers who maintain an average monthly balance of AED 5,000 (and multiples thereof) will get 1 entry into the monthly draws.

Average balances are computed based on the Bank's core system configurations.

- Raffle draws will be conducted (monthly cycles) based on DED representatives' availability.
- Winners will need to be Bank's existing active customer at the time of raffle draw/data extraction.
- Individuals that default on any CBD Asset product repayments, will not receive prizes.
- CBD staff (Staff relatives) & Private banking customers will not be eligible to win raffle prizes.
- Average balance increase applies for Individual AED denominated Current accounts (The campaign is not targeting Private Banking customers).
- Product terms and general terms of the Bank will apply.
- This campaign is run at a sole discretion of the Bank and can be amended / withdrawn at any time with a consent from DED.

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