

Current Account: (for customers having monthly salary / income AED 5K up to 9.99K):

The **Current** account is available in AED denomination.

After submitting Current account application on Mobile app, customers will need to visit a CBD branch (as selected at the time of application) with valid passport, Visa, Emirates ID and other documents (as applicable).

Branch representative will need reference / application numbers sent to customers by SMS post the application submission.

Account will be created and activated after a successful verification of original documents by the branch representative.

You will be limited to opening up to 1 Current account per person.

The use of Commercial Bank of Dubai branches is limited to services that are not offered through the CBD Mobile app. You may use the Commercial Bank of Dubai's ATM network. Existing Commercial Bank of Dubai customers with a Current 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.

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 1st June 2018) and will reward digital Current Account customers who refer their friends and family (new to Bank customer) to open a digital *Current Account*.

Referral code is sent to targeted customers who can share the code 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 conditions in referred accounts are 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.

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

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Balance- based campaign

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 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 consent from DED.

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