

Terms & Conditions- Cashback Offer

- The offer is applicable for customers who don't hold any CBD credit card and will apply for one by sending SMS Card to 4266.
- The cashback offer is only valid for customers, who will apply for a CBD credit card until **30 Apr, 2020**. Credit card approval is subject to Bank's internal checks and procedures at its sole discretion.
- Customers can earn 25% cashback on their e-commerce transactions done on select merchants within 30 days of card issuance date. Transactions done on eligible merchants mentioned below will qualify for 25% cashback with a maximum cap of AED 200 as per grid below. Spends done across a variety of merchants will enable the customer to earn more Cashback.

Spend on	Cashback%	Cashback Cap
Any 3 merchants	25%	AED 100
Any 5 merchants	25%	AED 150
Any 10 merchants	25%	AED 200

Merchant Category	Eligible Merchants
Dining	Zomato, Talabat, Deliveroo, Uber Eats
Entertainment	Apple, Netflix, Amazon Prime, OSN
Grocery	Kibsons, Carrefour, Al Maya
Retail	Noon, Amazon, Namshi, Instashop
Transportation	Uber, Careem, Cafu

- Transaction date as opposed to posting date will be considered for calculating customer's cashback eligibility. Cashback will be credited to all qualifying customers credit card within 45 days of campaign end date.
- Commercial Bank of Dubai reserves the right to change the form or amount of the reward and/or the method in which reward is awarded to the eligible credit cardholder at any time at its sole discretion.
- Spends made on supplementary cards will be included in the overall card account level spends for cashback calculation.
- Any purchase reversals, 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 cashback at its sole discretion and without notice.
- Commercial Bank of Dubai reserves the right to exclude any cardholder from participating 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 www.cbd.ae
- 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.