

Smiles Campaign Terms & Conditions

- All terms and conditions of CBD Smiles Credit Card will continue to apply as-is including the regular earnings of Smiles points based on the spend categories as per the main offering of the product.
- All Smiles Credit Cards issued from Jan 01, 2024 to May 31, 2024 and met the spend criteria of spending at Smiles App./Etisalat Channels or eGrocer within 30 days of card issuance will be eligible for Smiles welcome bonus points.
- Following customers are not eligible for this Welcome Bonus Smiles promotion.
 - Customer who converts their existing non-Smiles CBD Credit Card to any CBD Smiles Credit Card.
 - Customers who have cancelled their Smiles Credit Card in the last 6 months from the start date of the campaign.
- Bonus Points for eligible customers will be credited as follows:
 - Welcome Bonus Smiles will be credited within 45 days post completion of 30 days spend period from the date of issuance.
- Any purchase reversal, refund or disputed transactions will be excluded from the campaign.
- Any other debits or credits will not be considered for Welcome bonus points.
- In case the customer cancels the card any time within first 12 months from card issuance date,
 - First year annual fee waiver will not be applicable, and customer will be charged with Annual Fee amount on pro-rata basis.
 - All the campaign bonus points (if already credited to the customer) prior to cancellation request will be charged to the card account prior to cancelling the card at customer value of per Smile point.
 - If the bonus points are yet to be credited, in such case customer will be excluded from the campaign for bonus points
- The card/ card account to remain spend active and non-delinquent at the time of bonus points credit.
- Commercial Bank of Dubai reserves the right to contact the customer by callout, SMS, emailer, or any other means as deemed appropriate by the Bank at any time as part of this promotion.
- Commercial Bank of Dubai reserves the right to exclude any cardholder from participation in the promotion before, during or after the promotion period without giving any reason whatsoever for disqualification.
- 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 made available on this document.
- Commercial Bank of Dubai reserves the right to withdraw the campaign at any time without notification to the customer.
- Bank reserves the right to disqualify the customer subject to any misconduct or financial loss by the customer to the bank or due to any delinquency/ mis-payments status at the bonus point credit.
- 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.
- The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates
- You can only be eligible for the offer once.

Customer can get the maximum value from the campaign as per below illustration which is shown in the below tables:

For CBD Smiles Signature Credit Card (illustration)

More Than 4,000 Value Back

CBD Smiles Signature Card Smiles points earnings	Spend	Bonus Smiles	Regular Smiles Earned as per product offering	Total Smiles Earned for spends on Smiles in First Quarter only
Spends on Smiles App, Etisalat & elGrocer only				
- Welcome Bonus Smiles Points (first 30 days from Card issuance date)	AED2,000	100,000	20,000	120,000
- Regular spends (31-90 days from Card issuance)	AED7,000		70,000	70,000
Eligible domestic spends during (first 90 days of Card issuance)	AED32,000		64,000	64,000
Eligible international spends during (first 90 days of Card issuance)	AED14,000		42,000	42,000
Sub-Total	AED55,000	100,000	196,000	296,000
Quarterly Bonus Points earnings on achieving AED 55,000 quarterly spends		15,000		15,000
Total Smiles points on spends in first Quarter of Card Issuance Date	AED55,000	115,000	196,000	311,000 Smiles

For CBD Smiles Platinum Credit Card (illustration)

More Than 1,400 Value Back

CBD Smiles Platinum Card Smiles points earnings	Spend	Bonus Smiles	Regular Smiles Earned as per product offering	Total Smiles Earned for spends on Smiles in First Quarter only
Spends on Smiles App, Etisalat & elGrocer only				
- Welcome Bonus Smiles Points (first 30 days from Card issuance date)	AED1,000	40,000	5,000	45,000
- Regular spends (31-90 days from Card issuance)	AED10,000		50,000	50,000
Eligible domestic spends during (first 90 days of Card issuance)	AED7,500		11,250	11,250
Eligible international spends during (first 90 days of Card issuance)	AED9,000		18,000	18,000
Total	AED27,500	40,000	84,250	124,250
Quarterly Bonus Points earnings on achieving AED 27,500 quarterly spends		7,500		7,500
Total Smiles points on spends in first Quarter of Card Issuance Date	AED27,500	47,500	84,250	131,750 Smiles