

Commercial Bank of Dubai ATM Cash Advance Offer- Terms & Conditions

Offer: The CBD ATM Cash Advance Offer on ATMs is a limited time offer for CBD Credit Card Customers to withdraw cash through ATMs without incurring any cash advance fee.

The offer is specifically targeted to all CBD credit cardholders who have received the offer through an eDM, SMS or any other communication medium chosen by the bank.

The ATM Cash Advance Fee waiver will be given by reversing the existing ATM Cash Advance Fee (3% or AED 100 whichever is higher) to customers within 60 days of promotion end date. **(Promotion is valid from 21 March, 2018 till 21 April, 2018).**

Incase customer withdraws cash from a non-CBD ATM, regular interbank switch service charges continue to apply and these will not be reversed as part of the campaign.

The 5000 CBD loyalty points will be credited to eligible customers who have availed a cumulative ATM cash advance of AED 2000 or more on one particular card during the campaign period within 60 days of promotion end date.

Waiver of fee advance in the form of Cashback to eligible customers will be done on a Card level where customers will be given cashback or loyalty points on the card on which they have made the cash advance.

Loyalty points are capped to a maximum of 5000 points for a customer during the campaign period i.e. customers who have more than 1 CBD credit card and avail a ATM cash advance of AED 2000 or more on both cards will only get 5000 points credited to any one of the customer card chosen by CBD.

Cash advance made on supplementary cards will be included in the overall card account level ATM cash advance.

The use of the Card by the Cardholder to obtain Cash Advances constitutes the agreement of the Cardholder to pay a Finance Charge and a Cash Advance Fee for each Cash Advance as prescribed by the Bank. The Finance Charge and Cash Advance Fee may vary from time to time at the sole discretion of the Bank. ***However, for this promotion the Cash Advance Fee will be reimbursed to the cardholder in the form of Cash Back within 60 days of campaign end period.***

The amount of Cash Advance available against the Card shall be proportional to the available Credit Limit in the Card and a Cardholder may use up to available cash limit (subject to overall

available limit) to obtain a Cash Advance.

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Any purchase reversal, 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 Prize or as a winning Account Holder at its sole discretion and without notice.

By availing ATM cash advance, the 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 for communication and marketing purposes by Commercial Bank of Dubai. 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 right to change the form or amount of the Prize and/or the method in which Prize is awarded to the winning Account Holder at any time at its sole discretion.

Commercial Bank of Dubai reserves the right to notify CBD customers through an SMS, emailer or any other means as deemed appropriate by the bank. Additionally, once the campaign fulfillment is done by the bank, the bank may choose to inform eligible customers through email, SMS, phone calls or any other communication means which the bank chooses.

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 this web link.

Commercial Bank of Dubai reserves the right to withdraw the offer at any time without notification to the customer.

Any cards closed or delinquent during the campaign period or the fulfillment period will be excluded from the promotion.

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.

The offer along with the Terms & Conditions are governed and construed in accordance with the laws of the United Arab Emirates.