



Q: What is CBD Advantage?

A: CBD Advantage is a product bundle where if a customer applies for a Personal Loan, a Credit Card & an Overdraft, the customer will be eligible for a guaranteed gift.

Q: What is the minimum loan amount that I need avail in order to qualify for the offer?

A: You need to avail a minimum loan amount of AED 100,000 to be eligible for the offer.

Q: Do I need to activate the credit card and overdraft to qualify for the gift?

A: Yes, you need to activate the Credit Card and set-up the Overdraft within 90 days from the loan disbursement date in order to be eligible for the gift.

Q: Is there an annual fee on the credit card?

A: The standard terms & conditions for credit cards will continue to apply. We offer free for life credit cards as well as first year free credit cards; you can choose which credit card fits you the best.

- The Mastercard Titanium and Visa Platinum credit card is free for life
- The Visa Signature Card is free for the first year and starting the 2nd year there will be an annual fee of AED 500
- The Visa Infinite and Mastercard World Card is free for the first year and starting the 2nd year there will be an annual fee of AED 750

Q: Will the bank charge me any fees on the overdraft?

A: The bank does not charge any set up fee or annual fee on the overdraft. However, an interest rate will be applicable as and when you use the facility.

Q: Can I apply for this offer if I have an existing loan, credit card or overdraft?

A: No, this offer is only available to new customers availing a personal loan, credit card and overdraft as a bundle. **If you are an existing credit card holder, then you will need to apply for an additional Credit Card to avail the CBD Advantage bundle.**



Q: When does the CBD Advantage Offer End?

A: It ends on 9th of July 2018.

Q: What is the gift I will be eligible for?

A: The gift depends on the loan amount that you avail. (The below table will help you understand the gift based on the loan amount.)

Loan Amount (AED)	Gift
≥ 100,000 - 249,999	iPad Mini 4
≥ 250,000 - 399,999	iPad Pro
≥ 400,000	iPhone X

Q: How long do I get to activate my Credit Card & Overdraft?

A: You will receive a 90 day window from the loan disbursement date to get your credit card activated and overdraft set-up.

Q: How will I receive my gift?

A: The bank will send you a gift voucher code from the Retail partner to your registered mobile number. You can use this voucher code on the **Retailer's online store** to get your gift.

Q: Who is the Retail partner?

A: The bank has partnered with Jacky's Retail LLC for this offer. But this may change at any given time at the sole discretion of the bank. In case of any change the same will be updated in the offer Terms & Conditions.

Q: Can I use the voucher code to purchase any other item?

A: Yes, it is permitted. However, it will be at the sole discretion of the Retail Partner.

Q: How long is the gift voucher code valid for?

A: The gift voucher code will be valid for 60 days from the date of issuance.



Q: What if I lose gift voucher code or its validity expires?

A: In this case you will forfeit the right to the gift. The bank will not be able to extend the validity or issue a new voucher code.

Q: Can I avail this offer if I have an existing current or savings account only?

A: Yes, you can avail this offer subject to availing a personal loan, credit card and overdraft.

Q: When will I receive my gift voucher code?

A: The gift voucher code will be sent to you in the following month from the last product activation date.

Example: If the loan is disbursed in June 2018, the OD is activated in July 2018 and the Credit Card is activated in August 2018, the gift voucher code will be dispatched by 15th September 2018. The voucher will be valid up to 60 days from date of issuance.

Q: Can I avail this offer if I apply for a UAE National Long Tenor Loan?

A: No, this offer is not valid to UAE National Long Tenor Loans.

Q: What if I close my personal loan, credit card or overdraft within the first 12 months?

A: The bank will charge you 50% of the AED value of the voucher code which was issued to you as part of this offer.

Q: What happens if I apply for the offer during the campaign period but the products get disbursed after the campaign period?

A: The Personal Loan has to be disbursed within the campaign period.

Q: If I get a waiver/discount on my fees or interest rate, will I still be eligible for the offer?

A: No, only customers availing loans at the regular interest rates and fees will be eligible for the offer.