بـنـك دبـي التجـــاري
Commercial Bank of Dubai

Terms & Conditions – CBD Credit Card Campaign

- By participating in this campaign, the customer agrees to be bound by the Campaign Term's & Conditions as signed by the customer and published on www.cbd.ae/fly

- The customer agrees to choose between any one voucher of denominations as below and agrees to spend the target amount before 31 July, 2018.

Voucher Denomination (AED)	Target Spend Amount (AED)
250	20,000
500	30,000
750	50,000

- Voucher amount is directly linked to the Target Spend Amount and will be issued to the customer upfront after the Credit Card delivery subject to enrollment by signing the campaign T&Cs form with the Credit Card application form.

- In case the customer fails to reach the Target Spend Amount before 31 July, 2018, Commercial Bank of Dubai will debit the customers Card Account for an amount equal to the face value of the Travel Voucher.

- Travel Vouchers may be delivered to customers either electronically or through courier services as deemed appropriate by the Bank.

- Customers may choose to opt-in for dnata Travel voucher redeemable for any one of the below options:
  Emirates Airline
  Etihad Airways
  Any other Airline served by dnata other than Emirates Airline or Etihad Airways

- In case customer opts for more than one voucher at the time of application fulfillment, Commercial Bank of Dubai reserves the right to issue a voucher to the customer at its own discretion and the customer hereby agrees to be bound by these Terms & Conditions at all times during and after the campaign period.

- Excess amount required to purchase the air ticket at the time of voucher redemption has to be paid by customers using a Commercial Bank of Dubai Credit Card else the voucher will not be accepted for redemption.

- Target Spend Amounts as per the grid above are defined as spends done at merchant POS terminals and include all ecommerce transactions including utility bill payments etc. However, any Balance Transfer, ATM Cash Advance or Cash on Call amounts will not be included in the target spend calculation.

- Transaction date as opposed to posting date will be considered for calculating customer eligibility.

- 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 wining Account Holder at any time at its sole discretion.

- Spends made on supplementary cards will be included in the overall card account level spend and customers will have to make all spends on the CBD Credit Card acquired as part of this campaign to achieve the assigned target.

- One customer will be eligible for 1 voucher only during the campaign period.

- 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 sending SMS FLY to 4266, the customer agrees to be part of this campaign and agrees to be bound by these Terms & Conditions unconditionally. Moreover, the customer the customer acknowledges and agrees that in the event he/she receives the Travel voucher as part of this campaign, his/her name (as recorded with Commercial Bank of Dubai) and picture may be released to the media and/or the general public. 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.

- In case the customer decides to close the Credit Card during the campaign period and has not reached his Target Spend Amount and also received the voucher, CBD will debit the customer account equal to the face value of the voucher and the customer will be required to clear all his outstanding prior to card closure.

- 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 campaign.

- The customer does not have the right to cash out the Travel voucher.

- Commercial Bank of Dubai reserves the right to exclude any cardholder from participation 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 this web link.

- 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.

- Customers will only be eligible for the campaign subject to approval of CBD Visa Credit Card as per CBD Credit Card Policy.

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