

Terms & Conditions- Debit Card Campaign

- The offer is specifically targeted to customers who have received the offer through emailers, SMS or any other channel as chosen by the bank.
- To avail the offer, customers would need to opt in by sending **SMS EARN** to **4266** from their registered mobile number anytime during the campaign period.
- By participating in this campaign, the customer agrees to be bound by the campaign Terms & Conditions as set forth herein & published on www.cbd.ae.
- The campaign is valid from **17 Nov '19 till 17 Feb, 2020** and customers can opt in anytime during the campaign period.
- Customers can earn 25% cashback on their transactions done on select merchants during the offer period. The cashback will be awarded to the customers within 90 days of campaign end date.
- Transactions done on Eligible merchants mentioned will qualify for 25% cashback capped at AED 100 per month during the offer period subject to successful enrollment in the campaign:-

Eligible merchants: Netflix, Amazon Prime, OSN, Noon, Amazon, Careem, Uber, Zomato, Talabat, Dubai Now. Transactions done on select DubaiNow merchants will only qualify for bonus cashback such as Etisalat, Du, DEWA, FEWA, EMPOWER, Salik & Nol

- Transaction date as opposed to posting date will be considered for calculating customer's eligibility.
- 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 Debit cards will be included in the overall card account level spends for cashback calculation.
- One customer will be eligible for one time payout of cashback on their debit card after 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.
- 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.
- 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 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.