

## **Commercial Bank of Dubai (CBD) Damas Discount Offer - Terms & Conditions**

The CBD Damas discount offer is available for all CBD cardholders who have received the offer through emailers, SMSs or through any other channel including but not limited to website, social media, etc.

The offer details for CBD Cardholders are as follows:

**10% discount on Diamond Jewelry, Pearl Jewelry & Watches at Damas**

Loose diamonds, Gold Jewelry, Gold Coins, Gold Bars and fixed price items at Damas are not eligible for the above discounts however; any purchases across these may be converted to 0% installment plan as per Terms & Conditions of the same covered in this document.

**The campaign will run till 28 Feb, 2018 and will be applicable on all CBD Cards as per Terms & Conditions specified in this document.**

The discounts are offered by Damas and can be availed only by using CBD cards for purchases made at the outlet and falling under the discount category as decided by the merchant.

Damas & CBD reserve the right to withdraw the promotion anytime during the campaign period with no liability whatsoever on Commercial Bank of Dubai or Damas to honor any discount to customers during the campaign period.

The 0% Installment Plan will be applicable only on CBD Credit Card purchases on retail where retail is categorized as spends made on Apparel, Electronics, Home Furnishing & Jewelry as defined by Visa and MasterCard merchant category codes. Spends outside of these categories will not be eligible for conversion to 0% Interest payment plan.

Spends made on supplementary cards will be included for customers to convert to 0% Installment plan.

Customers may convert their eligible spends to 0% Installment Plan by sending SMS Plan to 4266 from their registered mobile number. The SMS maybe sent after making the transaction and before 1<sup>st</sup> Mar, 2018 to avail the offer. Post the SMS, a CBD representative will call the customer to convert spends to 0% Installment Plan. Minimum retail purchase amount to convert to 0% Payment Plan would be AED 1000.

A one-time processing fee of 1%, 2%, 3% for 3, 6 & 12 months respectively will apply for converting spends to 0% Installment plan.

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 this offer at its sole discretion and without any prior notice.

By availing the discount or 0% installment plan offer, the customer agrees to allow his/her name (as recorded with Commercial Bank of Dubai) and picture to 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.

Commercial Bank of Dubai reserves the right to contact the campaign participant by an SMS, emailer or any other means as deemed appropriate by the bank.

Commercial Bank of Dubai reserves these rights to amend the Terms and Conditions anytime during or after the promotion period.

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 standard Terms & Conditions clauses supersede these Terms & Conditions unless stated otherwise.

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