



Frequently Asked Questions – CBD Al Islami Super Saver Credit Card

GENERAL

1. What is CBD Al Islami Super Saver?

CBD Al Islami Super Saver is a Visa Signature Credit Card that allows the cardholder to earn cashback on all Qualifying Transactions only in B.E.S.T categories (kindly refer Q3 for definition of Qualifying Transactions) in each calendar month. The cashback earned can then be redeemed as a payment to the card outstanding due if any or use as payment for any purchases made using the card.

2. What is Cashback?

Cashback means an amount in AED, earned on Qualifying Transactions in the B.E.S.T categories at the rate decided by the Bank from time to time at its absolute discretion.

3. What are B.E.S.T Categories?

Spend categories classified by the Bank such as **Bills** (water/electricity and telecom bills), **Education** (payments covering school, colleges and university fees in UAE and abroad), **Supermarket** and **Transport** (fuel / gas stations) are termed as B.E.S.T categories qualified for earning cashback, from time to time at its sole discretion.

4. What are the non-B.E.S.T Categories?

The spend categories other than those classified by the Bank as B.E.S.T categories, from time to time at its sole discretion. Examples include spends at airlines, hotels, dining, shopping etc.

5. What are Qualifying Transactions?

Qualifying Transactions in B.E.S.T categories shall include the following:

- Card Present transactions at Retail merchants e.g. transactions at point-of-sale (POS) terminals
- Card-not-Present transactions at Retail merchants e.g. e-commerce transactions
- Utility Bill Payment transactions executed directly on the merchant websites or merchant's proprietary mobile application or at merchant's office/direct outlets/shops (e.g. Etisalat, DU, DEWA, SEWA, ADDC etc.)
- Reversal/Refund transaction initiated by the merchant against the original transaction. These transactions will offset the retail spends in the calendar month in which the refund or reversal transaction has been processed by the merchant in accordance to the category of spend and adjust the Cashback earnings for the same calendar month.

Qualifying Transactions for a given calendar month are based on the posting date and not on the transaction date. Please note that at times there could be a gap of several days from the date the transaction occurred (also known as the transaction date) and the date it was received by CBD (also known as the posting date) This could be due to delayed submission of transaction details by the merchant or delayed processing of transactions by Visa. But don't worry, if due to the delay the transaction is posted after the calendar month-end, it will be considered as a Qualifying Transaction in the following month.

6. What are Non-Qualifying Transactions?

The following transactions do not qualify for cashback rewards:

- All transactions other than Qualifying Transactions
- Utility Bill payments (e.g. Etisalat, DU, DEWA, SEWA, ADDC, RTA & other payments) made through the Bank's digital channels e.g. CBD Online Banking, CBD Mobile App or at merchant's third party



partners who shall act as payment aggregators by offering one platform for payment of electricity, telecom, RTA, international mobile top-ups and other payment services, e.g. MBME, Paypal etc.

- Cash withdrawals (through ATM's, Banks, Exchange houses or through any withdrawal channels)
- Balance Transfers & Cash on Call facilities availed
- Insurance charges levied by the bank
- Fees & Charges levied by the bank
- Any adjustment entries (if any) levied on the card by the bank or any other transactions determined by the Bank from time to time

7. What is the Annual fees on a CBD Al Islami Super Saver Credit Card?

- The card is offered with first year free option. An applicable Annual Fee of AED 400 shall be levied on completing each anniversary which shall be considered as the fee for the following year.
- Annual Fee will be charged in the Card Account on enrolment into the program and on every anniversary thereof.
- The Bank may run periodic offers which may include in offering the CBD Al Islami Super Saver Credit Card with a first year free option and on such instances the Annual Fee shall be levied from the beginning of second year and thereof on completing every anniversary.
- Existing CBD Credit cardholders applying for CBD Al Islami Super Saver Credit Card shall not be qualified for first year free option, the Annual Fee of AED 400 will be applicable from first year onwards

8. Will there be any Annual Fees on the Supplementary Card(s)?

Supplementary CBD Al Islami Super Saver Credit Card(s) are offered free for life and there will be no annual fee applicable

CASHBACK EARNING

9. How do I earn Cashback on my CBD Al Islami Super Saver Credit Card?

- A minimum Monthly Total Spend of AED 3,000 (across B.E.S.T and non-B.E.S.T categories) is required to start earning cashback. No cashback will be rewarded if the total monthly spend is less than AED 3,000
- You can earn a minimum of **3% Cashback** and up to a maximum of **10% Cashback** on all the Qualifying Transactions within B.E.S.T categories subject to meeting the minimum monthly total spend of AED 3,000
- The percentage of Cashback earned in each of B.E.S.T categories will be tier-based and linked to monthly total spends as detailed in **Table 1** below
- Maximum Cashback earned per customer per each of the B.E.S.T category in a calendar month will be tier-based and linked to the monthly total spends as detailed in **Table 1** below
- Non-Qualifying Transactions which are posted in the Card Account will not earn any cashback

Table 1

Monthly Total Spends in AED	Cashback percentage (%) per eligible spend category				Maximum Cashback per category	Maximum Cashback per customer per month
	Bills	Education	Supermarket	Transport		
0 – 2,999.99	0%	0%	0%	0%	AED 0	AED 0
3,000 – 9,999.99	3%	3%	3%	3%	AED 75	AED 300



10,000 – 19,999.99	5%	5%	5%	5%	AED 100	AED 400
20,000 & above	10%	10%	10%	10%	AED 150	AED 600

10. How can I know if a transaction is part of B.E.S.T Categories?

1. Merchant categorization to classify in each of the B.E.S.T Categories will be identified based on Merchant Category Codes (MCC) as defined by Visa International and provided in the Table 2 below.
2. MCCs are classified by Visa International and may vary from time to time. The Bank has no control over MCC classification and will not entertain or be liable for Cashback claims made by the Cardholder relating to incorrect classification or interpretation of MCCs.

Table 2

Bonus Categories/MCC	Bills	Education	Supermarkets	Fuel
Merchant Category Codes	4814, 4900*, 9399	8211, 8220, 8241, 8299**	5411	5541, 5542

* any bill payment transactions other than water & electricity falling under this MCC shall not be considered for cashback. E.g. supplies pertaining to chiller, gas (LPG), drinking water etc.

** any education payment transactions other than schools, colleges and universities falling under this MCC shall not be considered for cashback. E.g. vehicle driving classes, training centers, stationaries, uniforms, transportation fees to educational institutions, sports/music academy etc.

11. Is there any minimum spend to start earning Cashback?

A minimum Monthly Total Spend of AED 3,000 across B.E.S.T and non-B.E.S.T is required to starting earning cashback on Qualifying Transactions within the B.E.S.T categories only.

12. Is there a maximum limit for Cashback earning?

Maximum Cashback earned per customer per each of the B.E.S.T category in a calendar month will be tier-based and linked to the monthly total spends as detailed in **Table 1** above.

13. Will I earn Cashback on the Supplementary Card as well?

The transactions executed using the Supplementary Credit Card(s) shall be considered to determine the monthly total spend achieved by the primary account holder and the Qualifying Transactions within the B.E.S.T categories shall earn cashback at the rate applicable as mentioned in Table 1 above.

14. What is the reason for changing the Cashback earning model?

Based on competitor benchmarking and an internal portfolio review, we have revised the Cashback earning model to reward those Cardholders who use Super Saver as their primary card. The other lifestyle benefits including 50% discounts on Vox Cinemas tickets, Free Valet Parking, Complimentary access to Airport Lounges and complimentary Multitrip travel insurance remain unchanged.

15. Are there any change to the lifestyle benefits offered in this card??

There are no changes made in the lifestyle benefits offered in this card. The CBD Al Islami Super Saver Credit Card shall continue to offer the following lifestyle benefits:



1. 50% OFF on 2D VOX Cinema tickets across UAE. Each calendar month a maximum of 4 discounted movie tickets can be purchased
2. 2 complimentary Valet Parking each calendar month across 30+ locations in the UAE
3. 8 complimentary visits to Airport Lounges worldwide every calendar year
4. Complimentary Multi trip travel insurance of coverage upto USD 500,000, extended warranty and purchase protection

A minimum month spend of AED 5,000 is required to avail the VOX and Valet benefits.

REDEMPTION & FORFEITING

16. Where can I see the earned Cashback?

Cashback earned will be available for redemption in the Super Saver Cashback Account. This can be viewed through the CBD Mobile app or on CBD Online Banking.

17. What is a Super Saver Cashback Account?

Means the Cashback account maintained by the Bank for each customer and which contains the accumulated Cashback amount - net of cancellations, lapses, forfeitures and expiry - and available for redemption.

18. How do I redeem the Cashback?

Cashback can be redeemed through CBD Online banking or CBD Mobile Banking App by following the below steps:

- Login to CBD mobile app or CBD online banking
- Click on **Rewards** tab
- Click on Super Saver Cashback tab
- Enter Amount in AED that you would want to redeem for cashback. Please ensure that the Amount entered is not greater than the available AED amount displayed on the screen.
- Once done, press **Redeem** button on the bottom of the page.
- You will now receive an OTP on your registered mobile number with the bank.
- Enter the OTP to process your request.
- You will now get a confirmation message on the screen that the Cashback requested has been transferred to your Super Saver card.

Alternatively, you may also call the CBD call center at 600 575 556 to redeem your cashback.

Please note a minimum Cashback balance of AED 50 is required in the Super Saver Cashback Account before redemption can be initiated.

19. When will the redeemed Cashback amount get credited in the Super Saver Credit Card?

The Bank may take up to three (3) working days to credit the Primary Cardholder's account with the Cashback redemption amount requested from the date of receipt of the redemption request. On redemption, the Cashback would automatically be deducted from the available AED balance in the Super Saver Account.

20. Will the Cashback ever expire?

Cashback available in the Super Saver Account will have an expiry of twelve (12) months from the date of accrual. The Bank may at its sole discretion amend or change the period of expiry. Cashback



earned and not redeemed within the period of expiry, will be forfeited and will be deducted from the available balance reflected in the Super Saver Account.

Please note that in the event customer has not earned or redeemed any Cashback in last twelve (12) months, then the entire available balance in the Super Saver Cashback Account will be forfeited and reduced to AED 0.

21. What happens to the Cashback I have earned in the case of a reversal?

In the event a Qualifying Transaction is reversed or refunded at a later date, these transactions will compensate the Qualifying Transactions executed in the calendar month in which the reversal has been processed by the merchant in accordance to the category of spend and shall also compensate the Cashback earnings for the same calendar month.

22. Will the Cashback earned apply directly to the outstanding balance of the Credit Card? How does the minimum amount due get affected if I redeem the Cashback covering the partial amount of the total outstanding?

The Cashback earned can be redeemed upon the choice of the customer to the Credit Card account and will be applied directly to the outstanding balance of the card and will be counted towards the minimum monthly payment on the Card.

23. Will my Cashback earned be forfeited when I cancel my Card?

Cashback that was not redeemed prior to the cancellation of the Card will be forfeited.
