

Save and Win

Frequently asked questions

Q. What is CB SAVE & WIN?

A. It is a yearlong campaign providing customers an opportunity to win cash prizes by increasing your monthly average balance in your Commercial Bank Current or Savings accounts.

Q. When does the campaign begin and end

A. The campaign begins in September 2017 and will run for 12 months ending August 2018

Q. How many prizes are available?

A. There are 365 prizes to give away over the next 12 months as follows:

Draw Frequency	Amount, Number of Winners per Draw	Draw Dates (~5th of each month)	Total number of prizes for the campaign
Monthly	QAR 10,000 x 5 winners QAR 5,000 x 10 winners QAR 2,500 x 14 winners	Commencing from October 2017 for every month until September 2018	348
Quarterly	QAR 50,000 x 2 winners QAR 30,000 x 2 winners	December 2017 March 2018 June 2018 September 2018	16
Annual	QAR 1 million x 1 winner	September 2018	1
Total			365

Q. I am not a Commercial Bank customer. Can I participate in this campaign to become a winner?

A. Yes, you can participate by opening a new current or savings account. To open a new Current or Savings account visit www.cbq.qa or any Commercial Bank branch and begin saving today for a chance to win prizes.

Q. Do I need to open a new account to qualify?

A. No. There is no separate account to be open to qualify.

Q. What is the condition to qualify?

A. If you are a new or existing Commercial Bank account holder with either an active current or saving account (or both), you automatically qualify to participate

Q. What do I need to do to qualify?

A. All you need to do is maintain a minimum average balance of QAR 10,000 in your current / saving account each month and you automatically qualify to earn coupons and enter the draw

Q. I have multiple current and saving accounts. How will the qualification be determined?

A. If you have multiple Current and Saving accounts, the total average amount of the all accounts under a single customer account number will be used as the basis of the minimum requirement.

Q. How are coupons calculated?

A. 1 coupon earned for every QAR 1,000 of the average monthly balance. Coupons are rounded up E.g. If your monthly average balance is QAR 13,357, you will receive 14 coupons ($13,357 / 1,000 = 13.357$ rounded up to 14)

Q. Are the coupons cumulative?

A. No. Coupons earned reset every month, which means you can win in multiple months

Q. How will I receive my coupons?

A. Electronic coupon reference numbers will be viewable via Internet banking

Q. What do I need to do to qualify for the quarterly draws?

A. To qualify for the quarterly draws you need to maintain an average balance of minimum QAR 10,000 in each of the 3 months running up to the quarter

Q. What do I need to do to qualify for the QAR 1 million prize?

A. To qualify for the grand prize of QAR 1 Million, you need to at least maintain an average balance of minimum QAR 10,000 in the transactional Current or Savings account for the last 3 months of the campaign (June, July and August 2018).

Q. How can I earn double the coupons each month?

A. Double coupons are issued starting from October 2017. Double coupons are issued for the incremental amount from the previous month average balance. The more you save each month, the more coupons you earn with more chances to win.

e.g. if your September balance is QAR 12,000 and October is QAR 15,000, the incremental QAR 3,000 will get you 6 coupons (QAR 3,000 / QAR 1,000 x 2) plus the 12 coupons for the QAR 12,000. Thus total coupons for October will be 18 coupons.

Q. How will I know if I have won?

A. Winners are selected via a random electronic draw in the first week of the following month. If you win, you will be informed via phone and email.

Q. Can I win every month?

A. Yes. Coupons reset every month and if the minimum condition is met for the given month, you have a chance to win.

Q. What if my average balance goes below QAR 10,000 in any given month?

A. If your monthly average balance is below QAR 10,000, you will not qualify for the draw in that month and as a result for the immediate quarterly draw. You could be eligible for the subsequent quarterly draw if the monthly average balance is QAR 10,000 or higher for each month in that quarter.

Q. If my average balance goes below QAR 10,000 in any given month; can I still participate in other months?

A. Yes, since coupons reset each month, you have the opportunity to win every month subject to meeting the condition to maintain the minimum monthly average balance of QAR 10,000.

Q. What accounts are included in the draw?

A. Our zero-interest bearing accounts (i.e. basic current and savings account, minor savings account)

Q. What accounts are excluded from the draw?

A. Our higher interest-bearing deposits accounts (i.e. Regular Saver, eSavings, Elite Bonus Saver, Notice accounts, Time Deposit accounts, Call accounts)

Q. Where can I view the coupons I have earned?

A. Eligible customers can now view their earned coupons via RIB. Go to **My Accounts > CB Save & Win**.

See below screenshots for quick reference.

