



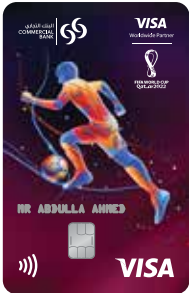


Terms and Conditions

Commercial Bank FIFA World Cup™ Visa Credit Card Issuance and Usage

The issuance and usage of the Commercial Bank FIFA World Cup™ Visa Credit Cards offered by The Commercial Bank (P.S.Q.C) shall be subject to the existing Credit Card Terms and Conditions set under [Terms and Conditions for Retail Accounts](#).

(<https://www.cbq.qa/EN/Advice-and-information/Information-library/Terms-and-Conditions/Documents/Retail-terms-conditions-2022-EN.pdf>)

Main Features			
Card Product	 <p>Commercial Bank FIFA World Cup™ VIP Visa Credit Card</p>	 <p>Commercial Bank FIFA World Cup™ Premium Visa Credit Card</p>	 <p>Commercial Bank FIFA World Cup™ Youth Visa Credit Card</p>
Joining Fee	Free	QAR 150 (Free for VIP customers)	QAR 50 (Free for VIP customers)
Annual Card Fee	Free	Free	Free
Card Validity	1 year	1 year	1 year
*Customer Eligibility	VIP customers	VIP customers, Sadara, and Personal Banking customers	VIP customers, Sadara, Sadara Youth and Personal Banking customers
**Reward Points	Double Reward points (Max. 15,000 Reward Points on or before 31 st Dec. 2022)	Not Applicable	Not Applicable
***Cashback	Not Applicable	2% on Purchase (Max up to QAR 200 per month)	2% on Purchase (Max up to QAR 100 per month)



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*Customer Eligibility

a) Customers falling under the following customer segments can apply for Commercial Bank FIFA World Cup™ Visa Credit Card products as per the below table:

Customer Segments	VIP customers	VIP customers, Sadara, and Personal Banking	Sadara Youth
FIFA Card Products	Commercial Bank FIFA World Cup™ VIP Visa Credit Card	Commercial Bank FIFA World Cup™ Premium Visa Credit Card	Commercial Bank FIFA World Cup™ Youth Visa Credit Card
	Commercial Bank FIFA World Cup™ Premium Visa Credit Card	Commercial Bank FIFA World Cup™ Youth Visa Credit Card	
	Commercial Bank FIFA World Cup™ Youth Visa Credit Card		

b) To apply for Commercial Bank FIFA World Cup™ Visa Credit Card products, customer should be holding a Credit Card with The Commercial Bank (P.Q.S.C).

** Rewards Points

- This promotion is open to Commercial Bank VIP customers who currently hold an account and Credit Card (also referred to as “The Commercial Bank Credit Card”) with The Commercial Bank (P.Q.S.C) and have been issued Commercial Bank FIFA World Cup™ Visa Credit Cards (Commercial Bank FIFA World Cup™ VIP Visa Credit Card and / or Commercial Bank FIFA World Cup™ Premium Visa Credit Card and / or Commercial Bank FIFA World Cup™ Youth Visa Credit Card) by The Commercial Bank (P.Q.S.C) respectively, which is linked to their accounts and are a resident of the state of Qatar.
- All retail purchase transactions done on point-of-sale machine and / or on E-commerce websites locally or internationally by Commercial Bank VIP customers on or before December 31st, 2022, using Commercial Bank FIFA World Cup™ Visa Credit Cards will be considered as eligible spends to earn double reward points.
- Bonus points earned every month will be directly credited to the Commercial Bank VIP Customer’s Rewards account within a period of 15 days of the following month.
- Rewards points will not be awarded on the following transactions
 - Cash withdrawals (International / Local).
 - Fund transfer (International / Local).
 - Instalment transactions such as “Buy Now Pay Later” / “Easy Pay”.
 - Spends/ purchases made on mutual funds / investments, Credit Card payments, payments towards brokerage houses.
 - Fees and charges applied on Commercial Bank FIFA World Cup™ Visa Credit Cards.



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Commercial Bank FIFA World Cup™ Visa Credit Card Issuance and Usage

***Cashback

2% Cashback (Max. QAR. 200) – All retail segments excluding VIP and Sadara Youth

- This promotion is open to Commercial Bank Retail Banking customers who currently hold an account and a Credit Card (also referred to as “The Commercial Bank Credit Card”) with The Commercial Bank (P.Q.S.C) and have been issued a Commercial Bank FIFA World Cup™ Premium Visa Credit Card and / or Commercial Bank FIFA World Cup™ Youth Visa Credit Card by The Commercial Bank (P.Q.S.C) respectively which is linked to their accounts and are a resident of the state of Qatar.
- All retail purchase transactions done on point-of-sale machine and / or on E-commerce websites locally or internationally by Commercial Bank Retail Banking customers on or before December 31st, 2022, using any Commercial Bank FIFA World Cup™ Visa Credit Card will be considered as eligible spends to earn a cashback of 2% (Max QAR 200) every month.
- The cashback amount will be calculated based on the total spends made on all Commercial Bank FIFA World Cup™ Visa Credit Cards linked to Commercial Bank Retail Banking customers’ account.
- The cashback amount earned every month will be directly credited to the Commercial Bank Retail Banking Customer’s Credit Card account within a period of 15 days of the following month.
- Cashback will not be awarded on the following transactions:
 - Cash withdrawals (International / Local).
 - Fund transfer (International / Local) Instalment transactions such as “Buy Now Pay Later” / “Easy Pay”.
 - Spends / purchases made on mutual funds / investments, Credit Card payments, payments towards brokerage houses.
 - Fees and charges applied on Commercial Bank FIFA World Cup™ Visa Credit Cards.



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Commercial Bank FIFA World Cup™ Visa Credit Card Issuance and Usage

***Cashback

2% Cashback (Max. QAR 100) – Sadara Youth

- This promotion is open to Commercial Bank Retail Banking customers under Sadara Youth Segment who currently holds an account and a Credit Card (also referred to as “The Commercial Bank Credit Card”) with The Commercial Bank (P.Q.S.C) and have been issued a Commercial Bank FIFA World Cup™ Youth Visa Credit Card by The Commercial Bank (P.Q.S.C) respectively that is linked to their accounts and are a resident of the state of Qatar.
- All retail purchase transactions done on point-of-sale machine and / or on E-commerce websites locally or internationally by Commercial Bank Retail Banking customers on or before December 31st, 2022, using Commercial Bank FIFA World Cup™ Youth Visa Credit Card will be considered as eligible spends to earn a cashback of 2% (Max QAR 100) every month.
- The cashback amount will be calculated based on the total spends made on Commercial Bank FIFA World Cup™ Youth Visa Credit Cards linked to Commercial Bank Retail Banking customers’ account.
- The cashback amount earned every month will be directly credited to the Commercial Bank Retail Banking Customer’s Credit Card account within a period of 15 days of the following month.
- Cashback will not be awarded on the following transactions
 - Cash withdrawals (International / Local).
 - Fund transfer (International / Local) Instalment transactions such as “Buy Now Pay Later” / “Easy Pay”.
 - Spends / purchases made on mutual funds / investments, Credit Card payments, payments towards brokerage houses.
 - Fees and charges applied on Commercial Bank FIFA World Cup™ Visa Credit Cards.

Tariff of charges

The charges set out for Credit Cards in [this link](#) will be applicable for Commercial Bank FIFA World Cup™ Visa Credit Cards except for Joining Fee and Annual Card Fee.

https://www.cbq.qa/EN/Advice-and-information/Information-library/Terms-and-Conditions/Documents/cbq_toc_sept2017_en.pdf