



CB@Work

**Exclusive Offer from  
Commercial Bank**

**for**

**Qatar Insurance Company Q.S.P.C. &  
Subsidiaries**

البنك التجاري  
COMMERCIAL  
BANK



## Exclusive Banking Solutions tailored for you

**Transfer your salary to Commercial bank and receive up to 50,000 Commercial Bank Reward Points and a range of other benefits\***

### Your Financial Benefits

- Receive up to 50,000 joining Commercial Bank Reward Points worth QAR 5,000\* with a Sadara Infinite Card package when you transfer your salary and activate your credit card\*
- Reward Points can be redeemed for a range of benefits including travel, shopping and charity.

Salary bracket*	Expatriate	Qatari
QAR 35,000 – 49,999	25,000 reward points worth QAR 2,500	40,000 reward points worth QAR 4,000
QAR 50,000 – 74,999	30,000 reward points worth QAR 3,000	45,000 reward points worth QAR 4,500
QAR 75,000 or higher	35,000 reward points worth QAR 3,500	50,000 reward points worth QAR 5,000

- FREE Credit card for life
- Competitive rates on Personal, Vehicle and Mortgage Loans
- Receive an additional 2,000 Commercial Bank reward points on your 1st Credit card transaction\*
- Up to QAR 1,000 cashback on new Personal loans\*
- Up to QAR 500 cashback on new Vehicle Loans\*
- FREE International Money Transfer - First 9 transactions on CB Mobile for first time users
- Special 3-month deposit rate of 2.022% per annum
- 50% off trading fees in the local stock market through Commercial Bank Financial Services
- 0% margin for 3 months on Qatar Exchange trading activity offered by Commercial Bank Financial Services
- 20% cash back on International Share Trading for the first 3 months
- 20% cash back on regular savings investment plan (International Investment Plan) subject to a minimum monthly investment of USD 1,500

### Your Relationship and Service Benefits

- Dedicated Relationship Manager
- Dedicated Wealth Advisor
- Dedicated Direct Service line
- Access to premium lounges
- Priority Branch banking
- First Chequebook
- FREE Debit Card
- Same-day approvals on Personal Loans
- Airport Limousine pickup (first arrival to Qatar)
- 25% discount on Al Maha Meet and greet services when using Commercial bank debit or cards (CBPromo1)
- 25% online discount on Travel Insurance through Commercial Bank Internet banking
- 10% discount on Al Khebra Driving School when using Commercial bank debit or credit cards
- Up to 22% discount on Talabat (CBQ15 and CBQ22)\*



*\*For customers with a salary of QAR 35,000 per month or higher;  
Terms and Conditions Apply*

# A Warm Welcome when you Transfer your Salary to Commercial Bank

As a thank you for trusting Commercial Bank to look after your monthly salary, we reward our customers with a welcome gift that can be up to **50,000 CB Reward points**. This can open up a world of possibilities, exchangeable for travel, shopping, charitable donations

## How Much is this in Real Money

- 50,000 CB Reward Points can buy you
- Return Flight to Europe
- A new iPhone
- QAR 5000 to Charity

## How do I earn CB Reward Points

- Buy using your CB Credit Card you earn points
- 1 point for every QAR 15 of retail spend when using Diners Card International
- 1 point for every QAR 20 of retail spend when using Visa or Mastercard
- Applicable on Titanium, Platinum and Infinite packages



## How do I spend CB Reward Points

By logging onto [www.cbqrewards.com](http://www.cbqrewards.com)

### Travel

Use any airline, any flight, no black out dates, no double points

Book flights, hotels and car rental



### Avios

Convert CB Reward Points to the frequent flyer scheme used by Qatar Airways, 1 CB Reward = 1.5 AVIOS



### Shop

With over 700 shops on the list, you instantly convert CB Reward Points to vouchers for purchasing what you like, no fixed catalogue or limited items



### Charity

If you wish to pay it forward, you can do this by donating your CB Reward Points to Qatar Charity

## Exclusive Banking Solutions tailored for you

**Transfer your salary to Commercial bank and receive up to 25,000 Commercial Bank Reward Points and a range of other benefits\***

### Your Financial Benefits

- Receive up to 25,000 Commercial Bank Reward Points worth QAR 2,500\* with a Platinum Visa and Diners Card package when you transfer your salary and activate your credit card\*
- Commercial Bank reward points are Qatar's leading rewards program where you can redeem your points for free travel, shopping vouchers and charity.

Salary bracket*	Expatriate	Qatari
QAR 15,000 – 34,999	15,000 reward points worth QAR 1,500	25,000 reward points worth QAR 2,500

- FREE Credit card for the first year\*
- Annual Credit card fee waived from 2nd year subject to a minimum of QAR 50,000 annual spend
- Receive an additional 1,500 Commercial Bank reward points on your 1st Credit card transaction\*
- Competitive rates on Personal, Vehicle and Mortgage Loans
- Up to QAR 1,000 cashback on new Personal loans\*
- Up to QAR 500 cashback on new Vehicle Loans\*
- FREE International Money Transfer - First 6 transactions on CB Mobile for first-time users
- Special 3-month deposit rate of 2.022% per annum
- 50% off on trading in the local stock market through Commercial Bank Financial Services
- 0% margin for 3 months on Qatar Exchange trading activity offered by Commercial Bank Financial Services
- 20% cash back on International Share Trading for the first 3 months
- 20% cash back on regular savings investment plan (International Investment Plan) subject to a minimum monthly investment of USD 1,500

### Your Relationship and Service Benefits

- Dedicated Wealth Advisor
- FREE First Chequebook
- FREE Debit Card
- Same-day approvals on Personal Loans
- Airport Limousine pickup (first arrival to Qatar)
- 25% discount on Al Maha Meet and greet services when using Commercial bank debit or cards (CBPromo1)
- 25% online discount on Travel Insurance through Commercial bank Internet banking
- 10% discount on Al Khebra Driving School when using Commercial bank debit or credit cards
- Up to 22% discount on Talabat (CBQ15 and CBQ22)\*

*\*For customers with a salary between QAR 15,000 to QAR 34,999 per month*

*Terms and Conditions Apply*

## Exclusive Banking Solutions tailored for you

### Transfer your salary to Commercial bank and receive a range of banking benefits

For customers with a salary between QAR 7,500 to QAR 14,999 per month

#### Your Financial Benefits

- FREE Credit card for the first year\*
- Annual Credit card fee waived from the 2nd year subject to a minimum of QAR 30,000 annual spend
- Receive 7,500 joining Commercial Bank reward points worth QAR 750 with a Titanium Visa and Diners Card package\*
- Receive an additional 1,000 Commercial Bank reward points on your 1st Credit card transaction\*
- Up to QAR 1,000 cashback on new Personal loans\*
- Up to QAR 500 cashback on new Vehicle Loans\*
- FREE International Money Transfer - First 3 transactions on CB Mobile for first-time users

#### Your Relationship and Service Benefits

- FREE First Chequebook
- FREE Debit Card
- Same-day approvals on Personal Loans
- 25% online discount on Travel Insurance through Commercial bank Internet banking
- 10% discount on Al Khebra Driving School when using Commercial bank debit or credit cards
- Up to 22% discount on Talabat (CBQ15 and CBQ22)\*

For customers with a salary between QAR 4,000 to QAR 7,499 per month

#### Your Financial Benefits

- FREE Classic Credit card for the first year\*
- Annual Credit card fee waived from the 2nd year subject to a minimum of QAR 9,000 annual spend

#### Your Relationship and Service Benefits

- FREE First Chequebook
- FREE Debit Card
- Same day approvals on Personal Loans
- Up to 22% discount on Talabat (CBQ15 and CBQ22)\*

## Benefits Terms and Conditions

- Customer must transfer their salary to Commercial Bank to receive the offer.
- Commercial Bank joining Reward Points are conditional on salary transfer and activation of credit card. Reward points are valid for a 90-day period.
- Additional Commercial Bank joining Reward Points are subject to a minimum spend within 90 days. Additional joining bonus points are valid for a 90-day period.
- Additional bonus credit points are subject to card activation and 1st transaction within 15 days from activation date.
- Annual card fee is waived from year 2 subject to minimum annual spend in each year.
- Personal Loan and Vehicle Loan cashback are subject to a minimum loan amount and loan tenor and is only valid if the customer takes a loan within 4 months of account opening. Cashback will be credited to the customer's current account.

Salary bracket (Cash back conditions)	Personal Loan	Vehicle Loan
QAR 7,500 – QAR 14,999	Minimum loan amount of QAR 150,000 & loan tenor of 3 years	Minimum Amount of QAR 70,000 and loan tenor of 3 years
QAR 15,000 and higher	Minimum loan amount of QAR 200,000 & loan tenor of 3 years	Minimum Amount of QAR 100,000 and loan tenor of 3 years

### Commercial Bank reward points

Salary bracket	Card Package	Joining reward points on Salary transfer and card activation – Qatari	QAR Value	Joining reward points on salary transfer and card activation – Expatriate	QAR Value	Additional Joining reward points*	QAR Value	*Spending Condition within 90 days for additional reward points
QAR 7,500 – QAR 14,999	Titanium	-	-	-	-	7,500	750	QAR 5,000
QAR 15,000 – QAR 34,999	Platinum	15,000	1,500	5,000	500	10,000	1,000	QAR 10,000
QAR 35,000 to QAR 49,999	Sadara Infinite	25,000	2,500	10,000	1,000	15,000	1,500	QAR 15,000
QAR 50,000 – QAR 74,999						20,000	2,000	
QAR 75,000 and higher						25,000	2,500	

- Cashback is only applicable on New Personal Loan and Vehicle Loans.
- Commercial Bank reserves the right to claw back cashback rewards if amount and loan tenor terms and conditions are not met.
- Personal and Vehicle Loans are subject to existing product terms and conditions.
- FREE remittances will be in the form of cashback payable at the end of each quarter where applicable.
- Cashback and discounts are subject to product terms and conditions.
- Airport limousine service is available on a first come first serve basis and only for New to Qatar arrivals.
- Al Maha Meet and greet services are subject to partner availability and must be booked using Commercial bank debit or credit cards to benefit from the discount.
- Travel Insurance discount is only available through Commercial Bank Retail Internet Banking.
- Commercial Bank Terms and Conditions Apply.
- Commercial Bank reserves the right to revise the offer, terms and conditions and criteria at its sole discretion and at any time.

We are an established Bank in Qatar, operating for over 47 years

Customers trust us to offer them great service, quality and value for money

Awards from global experts suggests we are doing a pretty great job too





Thank You



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## Contact us

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