

FlyMiles Loyalty Programme

1. Enrolment

- a) Only Commercial Bank Cardholders eligible to earn Reward Points ,with valid Credit cards and in good standing can redeem against FlyMiles.
- b) Every eligible charge made on a Principal or Supplementary card shall result in that respective card earning Reward points

2. FlyMiles loyalty programme

- a) The FlyMiles loyalty programme is operated by Commercial Bank of Qatar and Infinia and the prevailing criteria, Terms and Conditions for the FlyMiles loyalty programme may be amended at any time at the absolute discretion of Commercial Bank of Qatar.
- b) Continuation of the FlyMiles loyalty programme is conditional upon continuation of an agreement to such effect between Commercial Bank of Qatar and Infinia.
- c) The FlyMiles loyalty programme may be suspended or terminated temporarily or entirely at the discretion of Commercial Bank of Qatar.
- d) The Commercial Bank of Qatar reserves the right to change the FlyMiles loyalty programme at any time at its discretion.

3. FlyMiles loyalty programme Accumulation

- a) Commercial Bank Cardholders shall be awarded on every eligible charge made to their Commercial Bank Credit card, Reward points, which are redeemable against FlyMiles.
- b) Reward points may only be accumulated on eligible charges incurred to your credit card and redeemable during the continuation of the FlyMiles loyalty programme.
- c) In the event of any fraud or misconduct on your part in the accumulation Reward points, all accumulated points will be forfeited by The Commercial Bank of Qatar, you shall not be eligible to earn any further Reward points and Commercial Bank reserves the right to cancel your participation in the FlyMiles loyalty programme and/or to cancel your Credit card and/or close your Account.

In the event you cancel your Credit card or close your Account on which the Card, was issued, all accumulated Reward points shall be forfeited by The Commercial Bank of Qatar and your registration with FlyMiles loyalty programme will be canceled too.

4. Reward points Redemption against FlyMiles

- a) To redeem Reward points against FlyMiles, you must complete the redemption form available on www.cbq.qa by ticking the box FlyMiles and send it back to Commercial Bank. Commercial Bank will then transfer your requested Reward points to your FlyMiles account.
- b) Redemption of FlyMiles cannot be in the form of cash.
- c) FlyMiles will be valid for redemption for a period of 2 years from the date of award; unutilised FlyMiles for a period in excess of 2 years will be automatically cancelled.
- d) FlyMiles may be redeemed for redemption options on flymiles.qa

- e) The Commercial Bank of Qatar and Infinia reserve the right to refuse redemption of FlyMiles, in particular if they have reason to believe the accumulation of FlyMiles was done fraudulently.
- f) Redemption of FlyMiles will be affected by Infinia instantly and by us within 48 banking hours of your request. Credit of redeemed FlyMiles to your membership account with Infinia shall be subject to the Infinia policies and procedures and its agreement with Commercial Bank of Qatar.
- g) Subsequent redemption of FlyMiles from Infinia shall be subject to Infinia prevailing terms and conditions.

5. Reversal of Charges

In the event of any reversal of charges for which you were awarded Reward points that were redeemed against FlyMiles they shall be reversed at the rate at which they were awarded.

6. Statements

- a) You can check and redeem FlyMiles points on your FlyMiles account through flymiles.qa
- b) The FlyMiles account shall be deemed to be conclusive evidence of all transactions accumulating and/or redeeming FlyMiles unless you notify The Commercial Bank of Qatar otherwise in writing within thirty (30) days of the statement date.

7. Liability

The Commercial Bank of Qatar shall not be liable for:

- 1. refusal by Infinia to permit redemption of FlyMiles;
- 2. actions of Infinia;
- 3. disputes between you and Infinia;
- 4. your participation in the FlyMiles loyalty programme.

8. General

- a) These Terms shall apply to all FlyMiles charges (including redemptions) within the State of Qatar.
- b) These Terms shall apply in conjunction with Infinia applicable FlyMiles loyalty programme Terms and Conditions. The Commercial Bank of Qatar and Infinia reserve the right to amend such terms and conditions at their discretion.
- c) Non-financial information will be shared by Infinia to enable customers to check and redeem their points on the FlyMiles website