OFFER FACTS SHEET

Special Offer for Opening Mashreq Gold Account

Mashreq is giving an AED 5,000 Cashback to new to bank customers on opening a Mashreq Gold Account during the Campaign Period and fulfilling the Campaign eligibility criteria and the Terms and Conditions .

Campaign Period	13th October – 31st December 2026 **(both days inclusive)**
Segment	Mashreq Gold
Participants	New Mashreq Gold Customers only
Campaign Cashback	AED 5,000 cashback
Campaign eligibility criteria	• Open and activate a Mashreq Gold account between 13th October and 31st December 2026 • Maintain a Relationship Balance of at least AED 500,000 (deposits and investments combined) every day during the four calendar months immediately following the month of account activation (the "Qualifying Period"). • Invest at least USD 1 (or its equivalent in other currencies) in stocks, ETFs, Mutual funds, or Bonds through your investment account with Mashreq during the Qualifying Period. Please see the table under "Campaign eligibility and cashback timelines" below for clarity on meeting the criteria according to month of account activation.
Cashback Timeline & Delivery	• The Cashback will be credited to an active Mashreq account in the customer's name within 60 days after the end of the Qualifying Period, provided all eligibility criteria and conditions under the Terms and Conditions are met. • The Qualifying customers may be contacted by their respective Relationship Managers and/or notified in writing upon meeting the eligibility criteria or via any other method the Bank may deem fit.

Warnings:

a) The requirement to invest under this Campaign should not be considered as investment advice or a recommendation by Mashreq to invest in any product. Customers should read the relevant product documents, risk disclosures, Key Facts Statement/terms and conditions, and seek independent financial advice where required before investing.

b) Investments are subject to market risk and their value may go down as well as up, including possible loss of the capital invested. A fall in investment value that takes the Relationship Balance below AED 500,000 on any day of the Qualifying Period will result in non-eligibility. Investing is subject to the Bank's suitability assessment and risk profiling, and applicable fees and charges may exceed the amount invested.

Campaign eligibility and Cashback Timelines:

Please use the table below to determine the months during which accounts are activated, the respective months during which the Relationship Balance and investment criteria have to be met, and the month in which the Cashback will be credited:

Month of account activation	Months to maintain Relationship Balance and invest†	Cashback credit
13th – 31st October 2026 onwards	November, December 2026, January and February 2027	April 2027
November 2026	December 2026, January, February and March 2027	May 2027
December 2026	January, February, March and April 2027	June 2027

†Months to Maintain Funding will start from the month immediately after account activation.

Cashback credit dates are indicative, they may change. Cashback will be credited within 60 days after the end of the Qualifying Period.

Please refer to the Campaign Terms and Conditions for complete details.

illustrations are provided in Annexure-1 .

Annexure 1: Case Illustrations (for accounts activated from 13th Oct'26)

The cases below are for illustration purposes only. Reference must be made to Terms & Conditions

Cases 1 to 4 assume the investment criterion has been met. "Minimum balance" means the lowest combined end-of-day balance during the month

Case 1: Customer maintains AED 500,000 and above minimum balance for 4 consecutive months post account opening.

Eligibility Criteria Type	Post Account Opening Period					Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	Month-4	
Minimum balance (liabilities and investments combined)	-	AED 500,000	AED 500,000	AED 800,000	AED 800,000	Qualified for cashback

Case 2: Customer maintained AED 500,000 and above minimum balance for 3 consecutive months post account opening.

Eligibility Criteria Type	Post Account Opening Period					Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	Month-4	
Minimum balance (liabilities and investments combined)	-	AED 200,000 (lowest balance during the month)	AED 500,000	AED 500,000	AED 800,000	Not Qualified for cashback
Explanation: The lowest minimum balance on any given day of the first month after activation dipped below AED 500,000. Hence this customer did not qualify.						

Case 3: Customer maintained AED 500,000 and above minimum balance for 3 consecutive months post account opening, then drops below the required threshold.

Eligibility Criteria Type	Post Account Opening Period					Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	Month-4	
Minimum balance (liabilities and investments combined)	-	AED 500,000	AED 500,000	AED 500,000	AED 490,000 (lowest balance during the month)	Not Qualified for cashback
Explanation: The lowest minimum balance on any given day of the fourth month after activation dipped below AED 500,000. Hence this customer did not qualify						

Case 4: Customer maintained AED 500,000 immediately after opening the account, and the next 3 months consecutive months post account opening, then drops below the required threshold.

Eligibility Criteria Type	Post Account Opening Period					Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	Month-4	
Minimum balance (liabilities and investments combined)	AED 500,000	AED 500,000	AED 500,000	AED 500,000	AED 490,000 (lowest balance during the month)	Not Qualified for cashback
Explanation: The balance maintenance period will start from the month immediately after account activation. The account activation month will not count towards minimum balance maintenance criteria. Therefore, given that the lowest balance in the last month fell below AED 500,000, this customer did not qualify.						

Case 5: Customer maintained AED 500,000 immediately after opening the account for the next 4 months, but didn't make an investment.

Eligibility Criteria Type	Post Account Opening Period					Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	Month-4	
Liabilities	AED 500,000	AED 500,000	AED 500,000	AED 500,000	AED 500,000	Not Qualified for cashback
Investments	AED 0	AED 0	AED 0	AED 0	AED 0	
Explanation: Although the balance is AED 500,000 during all the months, there was no investment made hence the customer did not qualify.						

Case 6: Customer maintained AED 500,000 immediately after opening the account for the next 4 months.

Eligibility Criteria Type	Post Account Opening Period					Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	Month-4	
Liabilities	AED 500,000	AED 400,000	AED 450,000	AED 450,000	AED 450,000	Qualified for cashback
Investments	AED 0	AED 100,000	AED 100,000	AED 100,000	AED 100,000	
Explanation: The customer's combined minimum balance (Liabilities and Investments) over all four months is above AED 500,000 hence qualified for AED 5,000 cashback.						