

Mortgage Terms and Conditions

For mortgage disbursed from **1st January 2025** till **31st December 2025**

- This mortgage promotion campaign is applicable for all customers residing in UAE on availing fresh mortgage/home loan during the campaign period.
- This special mortgage pricing will be valid for the loans disbursed till campaign is closed, post which the new pricing grid will apply.
- The rates are subject to the promotional campaign. The applicable interest rates and salary transfer requirements (if applicable) will be mentioned on the Pre-Approval and/or Final Offer letter for your mortgage application.
- Benefit of 0% processing fee is applicable for salaried customers and customers who are availing the facility of loan buyout from other banks to Mashreq only.
- Cash back benefit will only be applicable to customers who fulfils the Savings & Current account criteria. For detailed terms and conditions on cash back benefit and Savings & Current account criteria, please refer the below link,
<https://www.mashreq.com/-/jssmedia/pdfs/neo/accounts-deposits/TnCs/salary-transfer-bonus-tnc-en-ar.ashx/>
- Mashreq reserves the right, at its absolute discretion, to amend and/or supplement these terms and conditions at any time without any prior notification. Any such amendments or supplements shall automatically apply and shall be published on Mashreq bank website (www.mashreq.com)
- In no event shall Mashreq, any of its affiliates, or any of its officers, directors, employees or agents be liable or responsible for any loss, damage or expense arising out of or otherwise related to this campaign.
- These terms and conditions are in addition to the respective standard Mashreq home loans terms and conditions.