

## OFFER FACTS SHEET

### Special Offer on Savings Account

Mashreq brings a special offer on Savings Account offering an interest of 4.50% per annum for the campaign period.

Offer Period	1 <sup>st</sup> March 2025 – 30 <sup>th</sup> June 2025
Segment	All Customers
Special Interest	4.50% 4.60% - <b>Exclusive</b> for Emiratis
Minimum Balance Growth	No Minimum balance growth required, all fresh funds deposited in savings account will be considered
Available Currencies	AED and USD
Payout Mechanics	The Special Interest will be calculated & credited manually on Eligible Incremental Average Balance to the Customer's account. This means that any regular interest automatically paid by the system plus the manual credit referred to above will ensure that a total payout of 4.50% per annum for the Offer Period is received by the customer. The Special Interest will be credited within 30 business days after the end of the Offer Period. A total payout of 4.60% per annum will be credited <b>exclusively</b> to Emirati customers for the Offer period
Payout Timelines	Within 30 business days after the end of the offer period
Payout On	Incremental eligible average balance, that is, the lower of the two: a. The difference between the average balance of Savings Account during the Offer Period and the Base, b. The difference between the average of the total deposits in the Relationship Balance during the Offer Period and the Base,
Base	Statement balance as on 28 <sup>th</sup> February, 2025

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

Profit payout calculation details and illustrations can be found in the illustrations below.

#### Annexure 1: Interest Calculation

As defined in these Terms & Conditions, Special Interest will be calculated on Incremental Eligible Average Balance as per the following formula:

Incremental Eligible Average Balance x Special Interest x 122\*/360

\*Number of days during the Offer Period i.e., from March 1, 2025, to June 30, 2025

## Annexure 2: Incremental Eligible Average Balance Calculation (amounts in AED '000)

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

Case 1	Month End Balance		Offer Period Growth (Clause 1 of TnCs)	Average Balance	Incremental Average Balance	Eligible Incremental Average Balance (Glossary and Clause 2 of TnCs)
	February	June		March to June		
	<i>A</i>	<i>B</i>	<i>C = B minus A</i>	<i>D</i>	<i>E = D minus A</i>	<i>F</i>
Savings Account	100	125	25	125	25	25
All other liability accounts in Relationship Balance	50	150	100	150	100	
Relationship Balance	150	275	125	275	125	
Explanation:	The customer grew relationship balance by AED 125,000, with AED 25,000 through fresh funds in Savings Account and hence is eligible for Special Interest in this Offer.					

Case 2	Month End Balance		Offer Period Growth (Clause 1 of TnCS)	Average Balance	Incremental Average Balance	Eligible Incremental Average Balance (Glossary and Clause 2 of TnCs)
	February	June		March to June		
	<i>A</i>	<i>B</i>	<i>C = B minus A</i>	<i>D</i>	<i>E = D minus A</i>	<i>F</i>
Savings Account	100	125	25	125	25	15
All other liability accounts in Relationship Balance	50	40	-10	40	-10	
Relationship Balance	150	165	15	165	15	
Explanation:	The customer grew balance in Savings Account by AED 25,000, however overall relationship growth is AED 15,000. Therefore, Special Interest will be paid on balance growth of AED 15,000 in Savings Account.					

Case 3	Month End Balance		Offer Period Growth (Clause 1 of TnCS)	Average Balance	Incremental Average Balance	Eligible Incremental Average Balance (Glossary and Clause 2 of TnCs)
	February	June		March to June		
	<i>A</i>	<i>B</i>	<i>C = B minus A</i>	<i>D</i>	<i>E = D minus A</i>	<i>F</i>
Savings Account	100	125	25	125	25	0
All other liability accounts in Relationship Balance	50	25	-25	25	-25	
Relationship Balance	150	150	0	150	0	
Explanation	The customer grew balance in Savings Account by AED 25,000 however there is no growth in overall Relationship Balance and hence there is no eligible growth for Special Interest					

Case 4	Month End Balance		Offer Period Growth (Clause 1 of TnCs)	Average Balance	Incremental Average Balance	Eligible Incremental Average Balance (Glossary and Clause 2 of TnCs)
	February	June		March to June		
	<i>A</i>	<i>B</i>	<i>C = B minus A</i>	<i>D</i>	<i>E = D minus A</i>	<i>F</i>
Savings Account	100	75	-25	75	-25	0
All other liability accounts in Relationship Balance	50	100	50	100	50	
Relationship Balance	150	175	25	175	25	
Explanation:	The customer did not grow balance in Savings Account. However, there is a growth in overall Relationship Balance by AED 25,000 and hence there is no eligible growth for Special Interest in Savings Account.					

Case 5	Month End Balance		Offer Period Growth (Clause 1 of TnCs)	Average Balance	Incremental Average Balance	Eligible Incremental Average Balance (Glossary and Clause 2 of TnCs)
	February	June		March to June		
	<i>A</i>	<i>B</i>	<i>C = B minus A</i>	<i>D</i>	<i>E = D minus A</i>	<i>F</i>
Savings Account	100	100	0	100	0	0
All other liability accounts in Relationship Balance	50	100	50	100	50	
Relationship Balance	150	200	50	200	50	
Explanation:	The customer did not grow balance in Savings Account. However, there is a growth in overall Relationship Balance by AED 50,000 and hence there is no eligible growth for Special Interest in Savings Account.					