

OFFER FACTS SHEET

Special Offer on Wakala Convenience Savings Account

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

Offer Period	1 st March 2025 – 30 th June 2025
Segment	All Customers
Special Anticipated Profit	4.50% 4.60% - Exclusive for Emiratis
Minimum Balance Growth	No Minimum balance growth required, all fresh funds deposited in Wakala Convenience Savings Account will be considered
Available Currencies	AED and USD
Payout Mechanics	<p>Payout will be made in two tranches:</p> <ol style="list-style-type: none"> 1. For every month of the Offer Period, anticipated Profit @ 1.50% per annum will be credited soon after month end (which is the regular payout on the product) 2. <ol style="list-style-type: none"> a) Additional Special Anticipated Profit @ 3.00% per annum will be credited within 30 business days after the end of Offer Period b) Additional Special Anticipated Profit @ 3.10% per annum will be credited within 30 business days after the end of Offer Period
Payout Timelines	Within 30 business days after the end of the offer period
Payout On	<p>Incremental eligible average balance, that is, the lower of the two:</p> <ol style="list-style-type: none"> a. the difference between the average balance of Wakala Convenience 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 th 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: Profit Calculation

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

Incremental Eligible Average Balance x Special Anticipated Profit Rate 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 below cases 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>
Wakala Convenience 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 Wakala Convenience Savings Account and hence is eligible for Special Anticipated Profit 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>
Wakala Convenience 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 Wakala Convenience Savings Account by AED 25,000 however overall relationship growth is AED 15,000. Therefore, Special Anticipated Profit will be paid on the balance growth of AED 15,000 in Wakala Convenience 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>
Wakala Convenience 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 Wakala Convenience Savings Account by AED 25,000 however there is no growth in overall Relationship Balance and hence there is no eligible growth for Special Anticipated Profit					

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>
Wakala Convenience 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 Wakala Convenience Savings Account. However, there is a growth in overall Relationship Balance by AED 25,000 and hence there is no eligible growth for Special Anticipated Profit in Wakala Convenience 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>
Wakala Convenience 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 Wakala Convenience Savings Account. However, there is a growth in overall Relationship Balance by AED 50,000 and hence there is no eligible growth for Special Anticipated Profit in Wakala Convenience Savings Account.					