

OFFER FACTS SHEET

Special Offer for Opening Mashreq Gold Account

Mashreq is giving a guaranteed **iPhone 16 Pro 512 GB** to New to Bank Customers on opening a Mashreq Gold Account during the campaign period and funding it as per requirement.

Offer Period	11 th May 2025 – 31 st Aug 2025
Segment	Mashreq Gold
Participants	New Mashreq Gold Customers only (existing Mashreq Current or Savings account customers will not be included.)
Campaign reward	iPhone 16 Pro 512 GB
Qualification criteria	<ul style="list-style-type: none"> Open and activate a Mashreq Gold account between 11th May and 31st August 2025 Credit 3 consecutive salaries of AED 80k+ OR maintain average balance* of AED 500k+ for 3 months after account activation <p>Please see the table under "Month of Account Activation and Funding Criteria" below for clarity on meeting the criteria according to month of account activation.</p> <p><i>*Average balance of Liabilities and/or investments.</i></p>
Reward Timeline & Delivery	<p>The Reward will be made available for collection or will be initiated for delivery within 5 months of account opening and activation provided criteria is met.</p> <p>The qualifiers may be contacted by their respective Relationship Managers and/or notified in writing upon meeting eligibility criteria or via any other method.</p>

Month of Account Activation and Funding Criteria:

Please use the table below to determine the months during which accounts are activated, the respective months during which the funding criteria has to be met, and the month in which the reward will be made available for collection:

Month of account activation	Months to Credit Salary/Maintain Funding*	iPhone Delivery
May 2025 (11th May & onwards)	June, July and August 2025	October 2025
June 2025	July, August & September 2025	November 2025
July 2025	August September & October 2025	December 2025
August 2025	September, October & November 2025	January 2026

**Months to Credit Salary/Maintain Funding will start from the month immediately after account activation.*

iPhone delivery dates are indicative, they may change.

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

Profit payout calculation details and illustrations can be found in the illustrations in **Annexure-1**.

Annexure 1: Case Illustrations

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

Case 1: Customer credits 3 consecutive salaries of AED 80,000 & above

Eligibility Criteria Type	Post Account Opening Period				Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	
Salary > 80,000	-	AED 80,000	AED 80,000	AED 95,000	Qualified for Guaranteed iPhone
Average balance > 500,000	-	-	-	-	-

Case 2: Customer maintains AED 500,000 and above average 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	
Salary > 80,000	-	-	-	-	-
Average balance > 500,000	-	AED 500,000	AED 500,000	AED 800,000	Qualified for Guaranteed iPhone

Case 3: Customer maintains AED 500,000 and above average 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	
Salary > 80,000	-	-	-	-	-
Average balance > 500,000	-	AED 200,000	AED 500,000	AED 800,000	Qualified for Guaranteed iPhone
Explanation: Average balance for 3 months = $\frac{\text{AED 200,000} + \text{AED 500,000} + \text{AED 800,000}}{3 \text{ months}} = \text{AED 500,000}$ Which meets the required average balance threshold of AED 500,000.					

Case 4: Customer only credits 2 consecutive salaries of AED 80,000 & above, and misses the last month

Eligibility Criteria Type	Post Account Opening Period				Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	
Salary > 80,000		AED 100,000	AED 150,000	No credit	Not Qualified for Guaranteed iPhone
Average balance > 500,000	-	-	-	-	-
Explanation: The salary credit must be done for 3 consecutive months.					

Case 5: Customer credits 2 consecutive salaries of AED 80,000 & above and one salary below AED 80,000

Eligibility Criteria Type	Post Account Opening Period				Qualification Status
	Month-0 (Account Opening & Activation Month)	Month-1	Month-2	Month-3	
Salary > 80,000		AED 85,000	AED 82,000	AED 79,000	Not Qualified for Guaranteed iPhone
Average balance > 500,000	-	-	-	-	-
Explanation: All 3 consecutive salaries must be AED 80,000 or above.					

Case 6: Customer maintains AED 500,000 and above average balance for 2 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	
Salary > 80,000	-	-	-	-	-
Average balance > 500,000	-	AED 500,000	AED 500,000	AED 490,000	Not Qualified for Guaranteed iPhone
Explanation: Average balance for 3 months = $\frac{\text{AED } 500,000 + \text{AED } 500,000 + \text{AED } 490,000}{3 \text{ months}} = \text{AED } 496,667$ Which is below the required average balance threshold of AED 500,000.					

Case 7: Customer maintains AED 500,000 immediately after opening the account, and the next 2 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	
Salary > 80,000	-	-	-	-	-
Average balance > 500,000	AED 500,000	AED 500,000	AED 500,000	AED 490,000	Not Qualified for Guaranteed iPhone
Explanation: The maintenance month will start from the month immediately after account activation. The account activation month will not count towards average balance maintenance criteria. Average balance for 3 months = $\frac{\text{AED } 500,000 + \text{AED } 500,000 + \text{AED } 490,000}{3 \text{ months}} = \text{AED } 496,667$ Which is below the required average balance threshold of AED 500,000.					