

Benefit Details

Mashreq Aura Co-branded credit cards

The "Cashback (As Aura Points) and Discount Benefits on participating Aura Brands" and "Complimentary Benefits (Tier and Other Benefits)" are a promotional incentive provided on Mashreq Aura Credit Cards, Mashreq Aura World Credit Cards, Mashreq Aura World Elite Credit Cards ("Card/Cards or Mashreq Aura Credit Cards") to customers ("Cardholders") to whom the Cards are issued in the United Arab Emirates ("UAE"). These are subject to the following terms and conditions ("Terms and Conditions"):

Cashback Benefits (as Aura Points) and Instant Discount Benefit on participating Aura Brands:

Cardholders will earn cashback as Aura Points and instant discount on eligible spends using their Mashreq Aura Credit Cards on participating Aura Brands. Below covers the cashback earning as Aura Points (Card + Tier) at participating Aura Brands as well the list of participating Aura Brands eligible for Benefits as well as redemption:

CARD TYPE	TOTAL CASHBACK AS AURA POINTS (CASHBACK ON CARD SPENDS + TIER CASHBACK)	CASHBACK AS AURA POINTS ON CARD SPENDS	TIER CASHBACK		
Mashreq Aura	Up to 8%	4%	2% Hello Tier	3% Star Tier	4% VIP Tier
Mashreq Aura World	Up to 10%	6%	3% Star Tier	4% VIP Tier	
Mashreq Aura World Elite	Up to 12%	8%	3% Star Tier	4% VIP Tier	

BRANDS	MASHREQ AURA CREDIT CARD	MASHREQ AURA WORLD CREDIT CARD	MASHREQ AURA WORLD ELITE CREDIT CARD
• & Other Stories • American Eagle • Aerie • Claire's • COS • Disney Store • Foot Locker • H&M • H&M Home • Mothercare • Muji • Next • Victoria's Secret • Asha's (AUH)	15% instant discount	20% instant discount	25% instant discount
	Up to 8% cashback as Aura points (4% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier)	Up to 10% cashback as Aura points (6% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier)	Up to 12% cashback as Aura points (8% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier)

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BRANDS	MASHREQ AURA CREDIT CARD	MASHREQ AURA WORLD CREDIT CARD	MASHREQ AURA WORLD ELITE CREDIT CARD
• Chipotle • Le Pain Quotidien • P.F. Chang's • Pinkberry • Princi • Raising Cane's • Shake Shack • Texas Roadhouse • The Cheesecake Factory • Bath & Body Works • Boots • Charlotte Tilbury • Dr. Vranjes • Jo Malone • Ulta Beauty • Le Labo • M.A.C • NYX Professional Makeup	15% instant discount	20% instant discount	25% instant discount
	Up to 8% cashback as Aura points (4% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier)	Up to 10% cashback as Aura points (6% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier)	Up to 12% cashback as Aura points (8% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier)
Alo	Up to 8% cashback as Aura points 4% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier.	Up to 10% cashback as Aura points 6% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier.	Up to 12% cashback as Aura points 8% Cashback as Aura points on card spends + up to 4% Tier Cashback as Aura points depending on customer's Aura tier.
Primark	(No instant discount on Aura Brands benefit.)	(No instant discount on Aura Brands benefit.)	(No instant discount on Aura Brands benefit.)

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BRANDS	MASHREQ AURA CREDIT CARD	MASHREQ AURA WORLD CREDIT CARD	MASHREQ AURA WORLD ELITE CREDIT CARD
Starbucks	15% instant discount	20% instant discount	25% instant discount
	4% Cashback as Aura points (No tier benefit)	6% Cashback as Aura points (No tier benefit)	8% Cashback as Aura points (No tier benefit)

Discount at Starbucks

- Cardholders are eligible for instant discount on full-priced beverages and food items at Starbucks outlets in the UAE when paying with their Mashreq Aura Credit Cards.
- Cardholders must inform store staff before payment that they wish to use their card to receive the discount.
- The discount is valid only at the time of purchase and cannot be applied after the transaction has been completed.
- The discount is available only to the Mashreq Aura Credit Cardholders and cannot be transferred to another person.
- The discount cannot be used in conjunction with any other offer or promotion.
- The discount is not valid for online purchases or delivery orders.
- Existing Aura terms and conditions apply.
- Spends on Starbucks are not eligible to earn any tier related cashback as Aura Points

Participating Aura brands	15% instant discount	20% instant discount	25% instant discount
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Discount at participating Aura Brands

- Aura members are eligible for an instant discount on full-priced items at participating Aura brands in the UAE when paying with their Mashreq Aura Credit Cards
- Cardholders must inform store staff before payment that they wish to use card to receive the discount.
- The discount is available only to the Mashreq Aura Credit Cardholders and cannot be transferred to another person.
- The discount is also valid on online retail purchases from select Aura brands participating in the Aura programme. It excludes online food purchases, medicine purchases at Boots, H&M online purchases, and purchases made through third-party apps or in-app delivery platforms.
- Discounts cannot be combined with other discounts, offers or promotions, including bulk purchase offers, online or in-store, at the discretion of participating brands and stores
- This discount is not applicable at Primark or Alo stores.
- Existing Aura terms and conditions apply.

Complimentary Benefits – Tier Benefits

For details on tier benefits – refer <https://www.aura-mena.com/en/tiers-benefits>. Tier benefits may be subject to change.
For exact benefits linked to your profile, please log in to your Aura account

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BENEFITS	MASHREQ AURA CREDIT CARD	MASHREQ AURA WORLD CREDIT CARD	MASHREQ AURA WORLD ELITE CREDIT CARD**
Mastercard Lounge Access Benefits	Choose from airport lounge visits or dining offers (where available), up to a combined total of 4 visits per calendar year*	Choose from airport lounge visits or dining offers (where available), up to a combined total of 8 visits per calendar year*	Choose from airport lounge visits or dining offers (where available), up to a combined total of 14 visits per calendar year*

- Complimentary lounge access in up to 1,200 airport lounges globally, access to business facilities and complimentary refreshments and snacks with Mastercard after spending at least USD 1 (or local currency equivalent) at any international point of sale or e-commerce.
- Please note that this benefit is available for both primary and supplementary cardholders and cardholders can choose either airport lounge access or airport dining offers, subject to the required USD 1 minimum spend on each card.
- *A calendar year is defined as the period starting from January 1st to December 31st in any given year.
- ** Airport lounge access including accompanying guest via Mastercard Travel Pass

Frequently Asked Questions

• What is the International Transaction requirement on the Mastercard airport lounge benefit about?

You will be required to make at least USD 1 international transaction (local currency equivalent) on your Mashreq Aura Credit Cards at point of sale or online (e-commerce) to be eligible for your lounge benefit.

• How do I access the Mastercard lounge benefit?

You will need to log onto the Mastercard Travel Pass app to re-enter your card details if you already have an account. If you are a new customer, you will need to register. Once registered or confirmed, any transaction you made with a minimum international transaction of USD 1 or its local currency equivalent from January 1st to December 31st of the calendar year will give you access to complimentary airport lounge for 3 calendar months from the date of the transaction. To extend further, you will need to continue using your card for an international transaction of minimum of USD1 extending your access for 3 calendar months from the date of the last transaction.

• If my lounge benefit is paused because I did not make an international transaction, how can I regain my lounge benefit?

If your lounge has been paused, you may regain access by making an international transaction of a minimum of USD 1 (local currency equivalent) on your Mashreq Aura Credit Card(s) at point of sale or online (e-commerce). Your access will be re-instated after up to 72 hours.

• What is the validity date of my complimentary lounge access before making an international transaction?

Your complimentary access before you make an international transaction will be given to you at the beginning of each calendar year and will expire at the end of the same calendar year, until you make an international transaction.

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- **What does international transaction mean when it comes to this requirement?**

An international transaction refers to any purchase or payment made physically at a point of sale outside of the country where your card is issued from or a payment or purchase made online from an international website or merchant.

- **Can my domestic transactions at local point of sales or at local online / e-commerce websites or merchants qualify for this new requirement?**

No, only international point of sale or international online (e-commerce) transactions count towards your eligibility.

- **Is my Mashreq Aura Supplementary Card also subject to this requirement?**

Yes, your supplementary card will also need to spend a minimum of USD 1 on the card in international transaction at point of sale or online/e-commerce to unlock airport lounge access

- **Can I use any unused lounge accesses from the previous year?**

No, all lounge accesses should be used within the calendar year. Lounge access may not be carried to the following year if unused by December 31st.

- **Can I use any of my lounge visits for a guest?**

You can bring guests who are traveling on the same flight only if you have complimentary guest visits in your entitlement, applicable on Mashreq Aura World Elite Credit Cards. Otherwise, a fee of USD 32 per guest will be charged to your Mashreq Aura Credit Card.

- **Where can I see the number of lounge accesses, I have at any given time?**

You may log into your Mastercard Travel Pass app and see the number of accesses you have available. If your accesses have been paused because you have not spent the minimum requirement, you will see this on the app and be reminded to spend to reinstate your access.