mashreq المشرق

Mashreq Aura Credit Card

frequently asked questions

1) How can I activate my card?

If you have received your instant digital card, it would be pre-activated for you, with no need of activation. Please check Digital Card FAQs on how to use your instant digital card. When you receive your physical card, please follow the steps below to activate your card.

a. If you are already registered for Mashreq Mobile App:
Login to Mashreq Mobile App > Tap Cards > Tap Card Activation banner.
Alternatively, go to Services > Tap Activate Card.

b. If you are not registered with Mashreq Mobile App:
Download Mashreq Mobile App and tap on 'Sign in' and select 'Create username and password'. Once the credentials are created, the journey will automatically help you activate your card, generate your PIN and add your card to digital wallets.

2) Will I become an Aura member automatically, and do I need to provide an Aura ID when applying for a Mashreq Aura Credit Card?

Yes. Once your Mashreq Aura Credit Card is successfully set up, you will automatically become an Aura member. During the digital onboarding journey, you will be asked to provide your mobile number. This mobile number will be used to:

- Identify and link your existing Aura membership, if one already exists.
- Create a new Aura membership automatically if you are not yet an Aura member.

Mashreqbank PSC is regulated by the Central Bank of the United Arab Emirates.

Please ensure the mobile number entered is correct, as it will be used to link your Aura membership and enable you to earn Aura Points on eligible spends made with your Mashreq Aura Credit Card.

3) How many Aura Points will I earn as cashback with Mashreq Aura Credit Cards?

For details on cashback earned as Aura Points, please refer to the link.

Cashback accumulated on Mashreq Aura Credit Cards will be transferred to your Aura account within 7 business days from the posting date of Qualifying Transactions. Only Qualifying Transactions posted by the bank to the Primary Account would be considered eligible for the cashback earning.

4) How do I check my Aura Points balance?

All cashbacks will be credited to the cardholder's Aura account in the form of Aura Points. You can review your Aura Points balance and earning details in your Aura app.

5) Is there any minimum spend required to start earning cashback as Aura Points?

No. There is no minimum spend requirement to earn cashback as Aura Points. You can start earning cashback from first eligible transaction.

6) Do I earn cashback as Aura Points on all transactions made using my Mashreq Aura Credit Card?

All retail purchases made using your Mashreq Aura Credit Card are eligible to earn cashback as Aura Points and are referred to as Qualifying Transactions. The following spends are not qualified for cashback earnings as Aura Points:

- Easy Cash
- Balance transfers
- Cash advances
- Credit card cheques

- Finance charges
- All fees charged on the card by the bank
- Transactions reversed by merchants

Utility bill payments such as telephone, water and electricity bills made through the bank's payment channels like Customer Care, Mashreq Online & Mobile Banking, ATMs, branches or any other payment channels.

Spends within the credit limit assigned on your card(s) will be eligible to earn cashback as Aura Points within each statement cycle.

7) Where and how can I redeem the cashback as Aura Points that I have earned?

Cashback earned on Mashreq Aura Credit Cards will be credited on the cardholders Aura accounts in the form of Aura Points and can be redeemed on participating Aura brands when they are credited into your Aura account. You can download and log in to Aura App to view the cashback earned as Aura Points.

8) Will the cashback earned as Aura Points ever expire?

Yes. The cashback earned as Aura Points are valid for 12 months from the date it is credited to your Aura account. For more details on the usage of Aura Points, click here.

9) I have a supplementary card as well. Will I earn cashback on this card too?

Yes. Cashback will be earned as Aura Points on spends made using supplementary card(s). However, please note that the cashback earned as Aura Points will be credited only to the Aura ID linked to the Primary card account.

10) Does my Aura membership tier change when I apply for a Mashreq Aura Credit Card?

Yes, The Aura membership tier assigned to you will depend on the Mashreq Aura Credit Card variant you apply for.

If you are new to Aura Programme and are applying for a Mashreq Aura Credit Card for the first time:

- **Mashreq Aura Credit Cards:** You will automatically be enrolled in the Hello Tier membership
- **Mashreq Aura World Credit Card or Mashreq Aura World Elite Credit Card:** You will automatically be enrolled in a Star Tier membership

In case you are an existing Aura member, the tier membership may upgrade or remain the same (in case you already have a higher tier membership before the card issuance) as per the type of Mashreq Aura Credit Card issued to you.

11) Which brands are covered under the participating Aura brands?

Click here to view the full list of participating Aura brands and the Terms & Conditions.

12) How do I get discounts at participating Aura Brands?

Simply use your Mashreq Aura Credit Cards to make purchases across participating Aura brands. Before completing your payment, you must inform the store staff that you would like to avail the applicable card discount. Click here for full list of participating brands, eligible discounts and detailed Terms and Conditions.

13) Do I get a discount on my travel bookings on MakeMyTrip?

Yes. Simply use your Mashreq Aura Credit Card to make purchases on MakeMyTrip using the applicable coupon code(s). You can view more details here.