

### Mashreq Visa x noon Welcome back Home Offer

### <u>noon Offer Details:</u>

- AED 100 discount on purchases of AED 500 and above ("Offer") to existing Mashreq Credit and Debit Visa cardholders ("Mashreq Card").
- Offer Valid on a maximum of 1 ("one") order per customer.
- Offer is valid from 5<sup>th</sup> September 2023 (00:01) to 10<sup>th</sup> September 2023 (23:59) UAE time ("Offer Day").
- Offer will not apply when you pay via Apple pay or noon credits.
- Offer will not apply on purchasing noon Gift cards.
- Offer cannot be combined with any other vouchers or coupon code.
- You can only use one discount in one transaction for one time during the campaign period.
- When you use your Mashreq Visa Card ("Mashreq Card"). in UAE, the discount will be automatically applied at checkout.
- This Offer cannot be combined with buy now, pay later & trade-in features.
- Entry and access to the Offer at the noon application will be subject to the prevailing noon and Health and Safety guidelines issued and amended by the Ministry of Health and Safety of the UAE from time to time.
- The Terms and Conditions of the offer are located at <u>www.mashreq.com/welcome</u>
- As per TRA (Telecom Regulatory Authority) guidelines, DND (Do Not Disturb) enrolled customers will not receive the unique Promo Code for the Offer
- noon Terms and Conditions apply.

### noon Grocery Offer Details:

- AED 20 off on purchases of AED 100 and above ("Offer").
- Offer valid on a maximum of one order per customer on noon Grocery using the promo coed VISA (" Promo Code")
- Offer is valid from 5<sup>th</sup> September 2023 (00:01) to 10<sup>th</sup> September 2023 (23:59) UAE time ("Offer Day").
- Offer is applicable on an order value of AED 100 and above.
- Offer will not apply when you pay via Apple pay or noon credits.
- Offer cannot be combined with any other vouchers or coupon code.
- You can only use one discount in 1 ("one") transaction for one time during the campaign period.
- Entry and access to the Offer at the noon application will be subject to the prevailing noon and Health and Safety guidelines issued and amended by the Ministry of Health and Safety of the UAE from time to time.
- The Terms and Conditions of the offer are located at <u>www.mashreq.com/welcome</u>
- As per TRA (Telecom Regulatory Authority) guidelines, DND (Do Not Disturb) enrolled customers will not receive the unique Promo Code for the Offer
- noon Grocery Terms and Conditions apply.

### noon Food Offer Details:

- 20% Off on a minimum purchase of AED 30 and above. maximum discount is up to AED 15 ("Offer").
- Offer valid on a maximum of one order per customer on noon Food using the promo code VISA (" Promo Code")
- Offer is valid from 5<sup>th</sup> September 2023 (00:01) to 10<sup>th</sup> September 2023 (23:59) UAE time ("Offer Day").
- Offer will not apply when you pay via Apple pay or noon credits.
- Offer will not apply on purchasing noon Gift cards.
- Offer cannot be combined with any other vouchers or coupon code.
- You can only use 1 ("one") discount in one transaction for one time during the campaign period.
- Delivery charges if applicable may apply on the order.

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- Entry and access to the Offer at the noon application will be subject to the prevailing noon and Health and Safety guidelines issued and amended by the Ministry of Health and Safety of the UAE from time to time.
- The Terms and Conditions of the offer are located at <u>www.mashreq.com/welcome</u>
- As per TRA (Telecom Regulatory Authority) guidelines, DND (Do Not Disturb) enrolled customers will not receive the unique Promo Code for the Offer
- noon Food Terms and Conditions apply.

### noon Minutes Offer Details:

- 20% Off on a minimum purchase of AED 40 and above. maximum discount is up to AED 20 ("Offer")
- Offer valid on a maximum of one order per customer on noon Minutes using the promo code VISA (" Promo Code")
- Offer is valid from 5<sup>th</sup> September 2023 (00:01) to 10<sup>th</sup> September 2023 (23:59) UAE time ("Offer Day").
- Offer will not apply when you pay via Apple pay or noon credits.
- Offer cannot be combined with any other vouchers or coupon code.
- You can only use one discount in 1 ("one") transaction for one time during the campaign period.
- Delivery charges if applicable may apply on the order.
- Entry and access to the Offer at the noon application will be subject to the prevailing noon and Health and Safety guidelines issued and amended by the Ministry of Health and Safety of the UAE from time to time.
- The Terms and Conditions of the offer are located at <u>www.mashreq.com/welcome</u>
- As per TRA (Telecom Regulatory Authority) guidelines, DND (Do Not Disturb) enrolled customers will not receive the unique Promo Code for the Offer
- noon Terms and Conditions apply.

### **General Terms and Conditions:**

- The Offer is applicable only on payments made using the Mashreq Credit or Debit Visa Card and not applicable on Apple Pay or any other Pay/Wallet transactions.
- Delivery charges and taxes may apply to the full value of the discounted order made under the Offer
- Eligible Merchants and Mashreq reserve the right to modify or cancel the Vouchers and/or the terms and conditions applicable to the Vouchers, at any time and without notice to the Cardholder.
- Vouchers are non-transferable, may not be resold and may not be redeemed for cash or gift cards.
- The Vouchers cannot be used in conjunction with any other discount, voucher or promotion.
- Usage of the Credit Card on the Eligible Merchants is defined as but not limited to transaction(s) wherein the cardholder has authorized the merchant to store the cardholder's card/credential/payment details and the cardholder authorizes that merchant to bill the cardholder's stored card/ credential/payment details upon repeat usage/transaction
- Only transactions(s) made on Eligible Merchants' webpage or mobile application will be considered for this Offer.
- An Eligible Cardholder that transacts during the Promotion Period shall deemed to have accepted his/her participation in the Offer as per these Terms & Conditions of the Offer.
- If the Eligible Cardholder violates any of these terms, the Vouchers will be invalid.
- Mashreq reserves the right to notify the Eligible Cardholders by phone or any other means of communication which Mashreq, in its absolute discretion, deems fit.
- Mashreq reserves the right to publish or display the name, picture, identification and city of residence of the Eligible Cardholder of this Offer for advertising and publicity purposes. By participating in this Offer, the Eligible Cardholder hereby consents to and agrees that Mashreq shall be at liberty to publish his/her name, picture and city of residence for advertising and publicity purposes without compensation and/or prior notice to the Cardholder.
- It is the Cardholder's responsibility to ensure that details such as mobile number and email ID provided to Mashreq are correct. Cardholder's name should be correctly updated in Mashreq's records.

#### Classification: Public

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- Mashreq reserves the right in its absolute discretion to amend, supplement, suspend or terminate this Offer or its
  associated Terms and Conditions without any prior notice. For the avoidance of doubt, the amendment, suspension or
  termination of this Offer by Mashreq shall not entitle the Eligible Cardholder or winner to any claim, compensation of loss
  or damages from Mashreq.
- The Bank has the sole right to exclude and/or disqualify any Eligible Cardholder from participating in the Offer at any given time for any reasons whatsoever without giving any prior notification to such Cardholder. Any excluded/disqualified Eligible Cardholder from the Offer shall not, under any circumstances, be compensated by the Bank in any event whatsoever.
- Mashreq, at its absolute discretion shall have the right to terminate the Cardholder's Mashreq card account in order to protect Mashreq's interests in any manner whatsoever.
- In no event shall Mashreq, any of its affiliates, or any of its officers, directors, employees, or agents be liable or responsible for any loss, damage or expense arising out of or otherwise related to this Offer.
- Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Offer as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Mashreq and unforeseeable situations including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction, epidemics, pandemics, diseases, or public health emergencies, etc. In such circumstances, Mashreq's obligations to the cardholder shall automatically stand discharged without the need to provide notice.
- Mashreq does not offer or provide any warranties, nor accept any responsibility or liability of any kind in respect of the Offer and hereby disclaims any and all express or implied warranties with respect of the same.
- Mashreq shall not be responsible if the quality of goods or services provided by any merchant are not up to the satisfaction of Eligible Cardholders.
- These Terms and Conditions are to be read in conjunction with Mashreq's credit card general terms and conditions governing the card and the Cardholder agrees to be unconditionally bound by the same. In the event of any conflict or inconsistency between these Terms and Conditions of the Offer and the general credit card terms and conditions, these Terms and Conditions will prevail only to the extent of the Offer.
- The Offer along with its Terms and Conditions are governed by and construed in accordance with the laws of Dubai, United Arab Emirates.
- Employees and staff of the Mashreq or any of its subsidiaries are eligible under this Campaign.
- The Offer along with its Terms and Conditions are governed by and construed in accordance with the laws of Dubai, United Arab Emirates
- Any complaints/inquiries by Cardholders in relation to the Offer will only be entertained until 10<sup>th</sup> October 2023
- Mashreq's decision on all matters and/or disputes relating to this Offer shall be final and binding on all Cardholders.
- Mashreqbank PSC and Mashreq Al Islami (The Islamic Window of Mashreqbank PSC), a bank licensed and regulated by the UAE Central Bank