

Mashreq Millionaire Saving Certificate Terms and Conditions

1. Mashreq Millionaire Saving Certificates ("**Certificates**") issued by Mashreq Egypt ("**Bank**") are nominal certificates and open-ended Certificates having a face value of EGP 2000.
2. The Certificates are eligible to enter in all draws save that the customer possesses a minimum of two Certificates with a total value no less than EGP 4,000.
3. Customer can purchase the Certificate(s) from any of the digital channels allocated by the Bank ("**Digital Certificate**") or any of the Bank branches ("**Physical Certificate**").
4. The Certificates are non-transferable, non-negotiable and non-pledge able to any third party.
5. The Certificates are non-interest bearing.
6. The Certificates are eligible for prizes amounting to EGP 13 million which is equivalent to about one million UAE dirhams as may be announced by the Bank from time to time. The Bank reserves the right to close the scheme at any time by giving a month notice to the client. In which case, the Bank shall refund the value of the Certificate to the customers.
7. The customer has the right to recover the value of the certificates without discounts at any time provided that 90 days have passed since the date of purchase. The pre-fee (2.5%) applies to the nominal value of the certificate in case of requesting a refund within the first 90 days from the date of purchase.
8. To encash the Digital or Physical Certificate(s), customers shall follow the procedures clarified on the digital channel provided by the Bank or shall sign on the reverse of original Certificate(s) and present it to any branch of Mashreq in Egypt along with a valid original photo ID.
9. The Certificates will be issued only in one person's name. (Egyptian and Foreigners)
10. The Certificates can be only be purchased by natural persons only.
11. Customer can purchase the Certificates if the amount is available in his account or by making Cash deposit of the Certificate Value in his Mashreq account.
12. The issuance of the Certificate is subject to the acceptance of the Bank
13. The Bank is not responsible for any loss in transit of the customer's request, payment instructions, Certificates or any other document, unless the Bank causes such loss.
14. Employees of the Bank, along with the Bank employee's first-degree relatives are not eligible to purchase Mashreq Millionaire Certificates.
15. If the customer's details are unsatisfactory as per the Bank requirements at any time, the Bank reserves the right to cancel the Certificate and refund its value to the Customer, as per the Bank's internal regulations.
16. The Bank may, at its sole discretion, change the prize value and/or draw date(s), without prior notice.
17. The Certificate shall be active and valid on the date of purchase.
18. The minimum period for holding a Certificate to qualify for any draw is two (2) days. Certificates purchased less than two days prior to the draw will not qualify for the following draw. Such Certificates will however qualify for all draws thereafter. For example, in order to qualify for a draw on

Thursday, 24 Jan, the customer should purchase the Certificate latest by Tuesday, 22 Jan before 4:00 pm Egypt time to qualify for the draw of Thursday.

19. The draws on prizes in Dirhams are done in Mashreq bank Head Office in the United Arab Emirates under the supervision of an official from Department of Economic Development. All prize money is paid in Egyptian Pounds at the exchange rate calculated according to the prevailing rate at the bank on the date of the winner's announcement. The prize will be in the form of new Mashreq Millionaire certificates within 14 days from the date of announcement of the winner. The client has the right to participate in new draws using the same certificates or to redeem their full value without any redemption of fees

Note: The amount is converted from the UAE dirham to the Egyptian pound according to the exchange rate prevailing in the bank in the date of the winner's announcement. If any amount remains due to the fact that the certificates are in multiples of two thousand pounds (2000), a bank check will be issued for the remainder of the prize value.

20. For prizes in Egyptian pound, the draws are made in the Bank's head office under the supervision of the Ministry of Social Solidarity no. 3 of 2023.

- The prize are provided in the Egyptian Pound.
- The Prizes shall be available in the form of new Mashreq Millionaire certificates within 14 days from the date of announcement of the winning Certificate. The new Certificates will have the chance to enter into the draws or customer can choose to refund them. If the customer chooses to redeem the new Certificate(s), the Bank shall not charge the customer any redemption fees.

21. The Bank reserves the right to introduce any charges, at any time and forfeit the prize money if the customer does not claimed it within sixty (60) days of announcing the winning number.

22. In order to ensure transparency of the draw process and ensure integrity of the product and for advertising purposes, the Bank has the right to announce the winning numbers, winners' names and nationalities of the customers as may be required. In case they win, customers agree to make themselves available for photography as required by the Bank, which will also be used in the prize announcement as may be required by the Bank.

23. Disputes arising from the certificates are subject to the jurisdiction of the courts of the Arab Republic of Egypt.