

### **T&Cs (Etihad Guest Miles)**

1. To exchange Mashreq Salaam Points for Etihad Guest Miles, you must be an existing Etihad Guest member and provide your membership number at the time of exchange.
2. A minimum of 15,180 Salaam Points is required to complete an exchange and any additional Salaam Points must be in increments of 22.
3. Please allow a minimum of 3 business days for your Salaam Points to be exchanged for Etihad Guest Miles.
4. Once an exchange request has been completed, the exchange cannot be cancelled nor reversed. The Etihad Guest member will be responsible for quoting the correct Etihad Guest membership number for the transfer activity
5. Once exchanged, the expiry and value of the Etihad Guest Miles will be subject to Etihad Guest Miles conditions
6. Salaam Points will be exchanged for Etihad Guest Miles at the rate specified at the time of exchange. Mashreq reserves the right to adjust the exchange rates without prior notice.
7. A completed request to transfer Salaam Points is final and may not be cancelled. The Salaam Points in a submitted request may not be returned to your account. Mashreq is solely responsible for checking their Partner loyalty program account to verify that such loyalty currency has been properly posted. If the member believes that loyalty currency of the eligible Partner Program has not been properly posted to your Partner Program account, the member must inform Mashreq within 6 months of the date of the exchange transaction, with proof of action acceptable to Mashreq

8. Salaam Points T&Cs apply